



REVISED ABSTRACT

EXHIBITING THE CONDITION

OF THE

BANKS IN MASSACHUSETTS

ON THE

FIRST SATURDAY OF OCTOBER,

1853.

PREPARED FROM OFFICIAL RETURNS,

BY EPHRAIM M. WRIGHT,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

WILLIAM WHITE, PRINTER TO THE STATE.

1854.

The official circular requiring Returns from the Banks, was issued by the Governor on the first day of November, and had reference to their condition on the first Saturday of October, 1853.

All the returns have been received.

BANK RETURNS,

	BOSTON.				
DUE FROM THE BANKS.	Atlantic.	Atlas.	Blackstone.	Boston.	Boylston.
Capital Stock paid in,	\$500,000 00	\$500,000 00	\$350,000 00	\$900,000 00	\$300,000 00
Bills in circulation of five dollars and upwards,	292,690 00	157,205 00	257,226 00	228,977 00	168,285 00
Bills in circulation less than five dollars,	23,951 00	27,347 00	70,125 00	43,467 00	63,840 00
Net Profits on hand,	82,143 14	42,854 96	17,979 72	93,276 43	23,341 22
Balances due to other Banks,	56,036 26	50,785 55	5 75	41,853 41	- - -
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	399,570 74	278,427 31	281,071 65	711,878 83	249,031 24
Cash deposited bearing interest,	- - -	- - -	- - -	50,000 00	- - -
Total amount due from the Banks,	1,354,391 14	1,056,619 82	976,408 12	2,069,452 67	804,497 46
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	95,815 31	48,733 49	16,622 69	112,035 26	11,0/4, 4 3
Real Estate,	5,000 00	- - -	4,000 00	50,000 00	- - -

Bills of other Banks incorporated in this State,	97,613 00	62,504 00	83,099 43	206,238 00	32,506 00
Bills of other Banks incorporated elsewhere,	- - -	- - -	- - -	- - -	- - -
Balances due from other Banks,	194,631 08	70,954 12	173,035 40	127,881 55	161,539 39
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	961,331 75	874,428 21	699,650 60	1,573,297 86	599,437 64
Total amount of the Resources of the Banks, Date, rate, and amount of Dividends since the last Annual Returns,	1,354,391 14	1,056,619 82	976,408 12	2,069,452 67	804,497 46
October, 1852, 4 per cent., 20,000 00	October, 1852, 3½ per cent., 17,500 00	October, 1852, 4 per cent., 10,000 00	October, 1852, 4 per cent., 36,000 00	October, 1852, 4 per cent., 11,250 00	October, 1852, 4 per cent., 11,250 00
April, 1853, 4 per cent., 20,000 00	April, 1853, 3½ per cent., 17,500 00	April, 1853, 4 per cent., 10,000 00	April, 1853, 4 per cent., 36,000 00	April, 1853, 4 per cent., 11,250 00	April, 1853, 4 per cent., 11,250 00
October, 1853, 3½ per cent., 17,500 00	October, 1853, 4 per cent., 14,000 00	October, 1853, 4 per cent., 14,000 00	October, 1853, 4 per cent., 36,000 00	October, 1853, 6 per cent., 15,000 00	May, 1853, 6 per cent., 15,000 00
65,185 86	42,854 96	12,673 67	75,954 60	Oct. 1853, 5 per ct.	Oct. 1853, 5 per ct.
1,500 00	20,000 00	21,384 00	4,400 00	15,000 00	15,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,				21,151 96	
Amount of Debts due to each Bank, secured by pledge of its Stock,					4,369 00
Amount of Debts due and unpaid, and considered doubtful,					- - -

BANK RETURNS,

BOSTON—Continued.

DUE FROM THE BANKS.	City.	Cochituate.	Columbian.	Bank of Commerce.	Eagle.
Capital Stock paid in,	\$1,000,000 00	\$250,000 00	\$500,000 00	\$1,930,800 00	\$700,000 00
Bills in circulation of five dollars and upwards,	189,526 00	212,295 00	70,100 00	428,355 00	179,800 00
Bills in circulation less than five dollars,	46,644 00	57,692 00	40,124 00	48,659 00	34,347 00
Net profits on hand,	110,478 11	28,251 90	42,601 73	101,130 99	62,743 07
Balances due to other Banks,	111,296 60	— —	— —	864,191 54	24,296 00
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	371,995 63	84,941 23	251,216 62	1,017,144 98	349,024 24
Cash deposited bearing interest,	40,941 43	— —	— —	— —	— —
Total amount due from the Banks,	1,870,881 77	633,180 13	904,042 35	4,390,281 51	1,350,210 31
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	61,581 70	10,988 97	35,982 79	81,806 94	45,267 53
Real Estate,	30,000 00	— —	— —	— —	14,968 16

Bills of other Banks incorporated in this State,	65,629 00	14,052 00	92,170 00	587,513 11	151,511 00
Bills of other Banks incorporated elsewhere,	- - -	- - -	- - -	- - -	- - -
Balances due from other Banks,	49,055 02	116,333 08	34,049 33	215,814 99	42,138 77
Amount of all Debts due, including Notes, Bills of Exchange, and all stocks and Funded Debts of every description, excepting the Balances due from other Banks,	1,664,616 05	491,806 08	741,840 23	3,490,178 31	1,111,293 01
Total amount of the Resources of the Banks,	1,870,881 77	633,180 13	904,042 35	4,390,281 51	1,350,210 31
Date, rate, and amount of Dividends since the last Annual Returns,	Oct., 1852, $\frac{3}{2}$ per cent., 35,000 00 April, 1853, $\frac{3}{2}$ per cent., 35,000 00 Oct., 1853, $\frac{3}{2}$ per cent., 35,000 00	Oct., 1852, 4 per cent., 10,000 00 April, 1853, 4 per cent., 10,000 00 Oct., 1853, 4 per cent., 10,000 00	Oct., 1852, 3 per cent., 10,000 00 April, 1853, 3 per cent., 10,000 00 Oct., 1853, 4 per cent., 10,000 00	Oct., 1852, 4 per cent., 60,000 00 April, 1853, 4 per cent., 60,000 00 Oct., 1853, 4 per cent., 60,000 00	Oct., 1852, $\frac{3}{2}$ per cent., 60,000 00 April, 1853, $\frac{3}{2}$ per cent., 60,000 00 Oct., 1853, 4 per cent., 60,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	91,147 12	16,619 75	25,965 91	60,000 00	62,743 07
Amount of Debts due to each Bank, secured by pledge of its Stock,	- - -	- - -	- - -	26,400 00	23,200 00
Amount of Debts due and unpaid, and considered doubtful,	- - -	- - -	- - -	- - -	- - -

BANK RETURNS,

BOSTON—Continued.

DUE FROM THE BANKS.	Exchange.	Faneuil Hall.	Freeman's.	Globe.	Granite.
Capital Stock paid in,	\$1,000,000 00	\$500,000 00	\$319,000 00	\$1,000,000 00	\$864,000 00
Bills in circulation of five dollars and upwards,	422,485 00	247,620 00	202,355 00	196,923 00	252,250 00
Bills in circulation less than five dollars, .	56,979 00	57,281 00	45,340 00	32,334 00	24,995 00
Net profits on hand,	108,107 66	23,492 91	46,102 88	132,786 46	88,079 10
Balances due to other Banks,	426,087 73	54,750 53	— —	390,243 57	262,836 13
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	539,552 13	346,151 39	155,143 16	447,938 93	270,643 01
Cash deposited bearing interest,	— —	— —	— —	— —	— —
Total amount due from the Banks,	2,553,211 52	1,229,295 83	767,941 04	2,200,225 96	1,762,803 24
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	89,963 30	39,173 16	43,872 25	146,215 19	67,303 61
Real Estate,	— —	— —	— —	55,000 00	— —

Bills of other Banks incorporated in this State,	245,140 81	128,664 33	18,796 00	267,791 00	131,347 00
Bills of other Banks incorporated elsewhere,	- - -	- - -	570 00	- -	- -
Balances due from other Banks,	221,330 87	67,509 89	110,927 38	78,514 33	60,848 69
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks.					
Total amount of the Resources of the Banks,	1,996,776 54	993,948 45	593,775 41	1,652,705 44	1,503,303 94
Date, rate, and amount of Dividends since the last Annual Returns,	2,553,211 52	1,229,295 83	767,941 04	2,200,225 96	1,762,803 24
October, 1852, 4 per cent., 40,000 00	October, 1852, 4 per cent., 20,000 00	October, 1852, 4 per cent., 13,500 00	October, 1852, 4 per cent., 40,000 00	October, 1852, 4 per cent., 30,000 00	October, 1852, 4 per cent., 30,000 00
April, 1853, 4 per cent., 40,000 00	April, 1853, 4 per cent., 20,000 00	April, 1853, 4 per cent., 13,500 00	April, 1853, 4 per cent., 40,000 00	April, 1853, 4 per cent., 30,000 00	April, 1853, 4 per cent., 30,000 00
October, 1853, 4 per cent., 40,000 00	October, 1853, 4 per cent., 20,000 00	October, 1853, 4 per cent., 13,500 00	October, 1853, 4 per cent., 40,000 00	October, 1853, 4 per cent., 30,000 00	October, 1853, 4 per cent., 30,000 00
87,739 95	14,885 46	40,500 00	132,786 46	41,000 00	
Amount of Reserved Profits at the time of declaring the last Dividend,					
Amount of Debts due to each Bank, secured by pledge of its Stock,	- - -	- -	16,197 50	20,425 00	4,500 00
Amount of Debts due and unpaid, and considered doubtful,			- - -	- -	- -

BANK RETURNS,

BOSTON—Continued.

DUE FROM THE BANKS.	Grocers.	Hamilton.	Howard Banking Co.	Market.	Massachusetts.
Capital Stock paid in,	\$500,000 00	\$500,000 00	\$500,000 00	\$560,000 00	\$800,000 00
Bills in circulation of five dollars and upwards,	372,510 00	204,440 00	122,320 00	177,185 00	136,429 00
Bills in circulation less than five dollars,	27,605 00	34,219 00	38,000 00	20,752 00	20,731 00
Net profits on hand,	29,981 95	90,993 34	5,888 34	99,301 85	57,075 08
Balances due to other Banks,	466,510 31	42,062 29	3,092 31	119,142 17	17,750 22
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	240,160 30	301,853 18	165,181 17	309,236 48	350,286 02
Cash deposited bearing interest,	— —	— —	— —	— —	— —
Total amount due from the Banks,	1,636,767 56	1,173,567 81	834,481 82	1,285,617 50	1,382,271 32
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	66,853 51	33,019 33	70,954 89	15,982 96	36,982 50
Real Estate,	— —	— —	— —	— —	75,812 24

Bills of other Banks incorporated in this State,	327,101 62	101,668 00	72,764 47	109,937 00	51,971 00
Bills of other Banks incorporated elsewhere,	- - -	- - -	- - -	- - -	- - -
Balances due from other Banks,	312,964 97	54,568 74	39,000 00	51,498 86	136,916 16
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, Total amount of the Resources of the Banks, Date, rate, and amount of Dividends since the last Annual Returns,	929,847 46	984,311 74	651,762 46	1,108,198 68	1,060,589 42
October, 1852, 4 per cent., 20,000 00 April, 1853, 4 per cent., 20,000 00 October, 1853, 4 per cent., 20,000 00 October, 1853, 4 per cent., 20,000 00	1,636,767 56	1,173,567 81	834,481 82	1,285,617 50	1,382,271 32
None being made. One-half the capital was paid in, Aug. 23, and one-half on the 7th of Sept., 1853.	October, 1852, 5 per cent., 28,000 00 April, 1853, 5 per cent., 28,000 00 October, 1853, 5 per cent., 28,000 00	October, 1852, 5 per cent., 28,000 00 April, 1853, 5 per cent., 28,000 00 October, 1853, 5 per cent., 28,000 00	-	88,385 85	45,487 45
Amount of Reserved Profits at the time of declaring the last Dividend,	29,981 95	76,700 00	- - -	- - -	- - -
Amount of Debts due to each Bank, secured by pledge of its Stock,	- - -	513 00	- - -	- - -	- - -
Amount of Debts due and unpaid, and considered doubtful,	- - -	- - -	- - -	- - -	- - -

BANK RETURNS,

BOSTON—Continued.

DUE FROM THE BANKS.	Mechanics'.	MERCHANTS'.	NATIONAL.	NEW ENGLAND.	NORTH.
Capital Stock paid in,	\$200,000 00	\$3,000,000 00	\$300,000 00	\$1,000,000 00	\$750,000 00
Bills in circulation of five dollars and upwards,	152,165 00	800,390 00	140,435 00	133,832 00	184,769 00
Bills in circulation less than five dollars,	39,707 00	453 00	39,529 00	38,796 00	60,807 00
Net profits on hand,	19,729 20	489,707 37	6,495 34	122,899 23	98,735 80
Balances due to other Banks,	6 46	1,198,138 61	14,000 00	166,462 66	90,161 38
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	112,691 95	1,662,978 58	128,326 66	247,550 08	381,192 49
Cash deposited bearing interest,	— —	— —	— —	33,610 95	— —
Total amount due from the Banks,	524,299 61	7,151,667 56	628,786 00	1,743,150 92	1,565,665 67
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	13,593 88	609,816 80	33,073 32	60,969 81	42,347 18
Real Estate,	15,243 73	153,000 00	— —	32,600 00	— —

Bills of other Banks incorporated in this State,	1,008 00	905,187 00	87,939 51	88,692 00	163,848 00
Bills of other Banks incorporated elsewhere,	419 00	- - -	- - -	- - -	- - -
Balances due from other Banks,	109,870 58	139,693 45	19,968 60	87,718 28	36,389 77
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	384,164 42	5,343,970 31	487,804 57	1,473,170 83	1,323,080 72
Total amount of the Resources of the Banks,	524,299 61	7,151,667 56	628,786 00	1,743,150 92	1,565,665 67
Date, rate, and amount of Dividends since the last Annual Returns,			No dividend. Two months in operation.	October, 4 per cent., 40,000 00	October, 3½ per cent., 26,250 00
				April, 4 per cent., 40,000 00	April, 3½ per cent., 26,250 00
				Oct. 1853 4 per cent., 50,000 00	
Amount of Reserved Profits at the time of declaring the last Dividend,		18,623 84	352,400 48	- - -	62,571 87
Amount of Debts due to each Bank, secured by pledge of its Stock,	5,844 81	48,950 00	- - -	3,800 00	3,400 00
Amount of Debts due and unpaid, and considered doubtful,		- - -	- - -	- - -	- - -

BANK RETURNS,

BOSTON—Continued.

DUE FROM THE BANKS.	North America.	Shawmut.	Shoe and Leather Dealers'.	State.	Suffolk.
Capital Stock paid in,	\$750,000 00	\$500,000 00	\$1,000,000 00	\$1,800,000 00	\$1,000,000 00
Bills in circulation of five dollars and upwards,	256,435 00	189,185 00	237,020 00	221,184 00	265,010 00
Bills in circulation less than five dollars, .	55,467 00	42,854 00	61,575 00	29,492 00	7,920 00
Net profits on hand,	33,425 04	94,098 94	112,025 37	200,330 95	165,853 40
Balances due to other Banks,	57,996 46	142,996 79	193,207 14	194,000 00	2,422,656 09
Cash deposited, including all sums whatever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	375,447 32	279,164 50	320,566 67	627,092 93	153,998 06
Cash deposited bearing interest,	- - -	- - -	- - -	- - -	- - -
Total amount due from the Banks,	1,528,770 82	1,248,299 23	1,924,394 18	3,072,099 88	4,015,437 55
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	44,981 21	68,630 83	66,760 76	102,410 39	407,283 76
Real Estate,	- - -	- - -	60,757 05	- -	120,000 00

Bills of other Banks incorporated in this State,	92,853 00	128,392 00	$\left\{ \begin{array}{l} 96,754 00 \\ - - - \end{array} \right\}$	131,576 50	$\left\{ \begin{array}{l} 77,772 00 \\ 623,600 00 \end{array} \right\}$
Bills of other Banks incorporated elsewhere,	- - -	- - -			
Balances due from other Banks,	127,079 88	51,940 06		44,955 45	75,000 00
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	1,263,856 73	999,336 34	1,620,344 42	2,797,935 49	1,592,349 89
Total amount of the Resources of the Banks,	1,528,770 82	1,248,299 23	1,924,394 18	3,072,099 88	4,015,437 55
Date, rate, and amount of Dividends since the last Annual Returns,	October, 1852, 4 per cent. on 500,000 00	October, 1852, 4 per cent., 20,000 00	October, 1852, 3 per cent., 54,000 00	October, 1852, 3 per cent., 40,000 00	October, 1852, 5 per cent., 50,000 00
	20,000 00	April, 1853, 4 per cent., 20,000 00	April, 1853, 3½ per cent., 63,000 00	April, 1853, 4 per cent., 40,000 00	April, 1853, 5 per cent., 50,000 00
	April, 1853, 3½ per cent., 20,000 00	October, 1853, 4 per cent., 500,000 00	October, 1853, 4 per cent., 40,000 00	October, 1853, 4 per cent., 40,000 00	October, 1853, 5 per cent., 50,000 00
	500,000 00	17,500 00	17,500 00	17,500 00	17,500 00
	Oct. 1853 per cent. 120,000 00	On accts Stock, } 220,000 00			
		3,382 28			
		19,157 82			
Amount of Reserved Profits at the time of declaring the last Dividend,		61,055 60	94,532 67	188,450 85	165,853 40
Amount of Debts due to each Bank, secured by pledge of its Stock,		- - -	- - -	250 00	28,575 00
Amount of Debts due and unpaid, and considered doubtful,	2,043 99	249 00			4,192 48
				- - -	- - -

BANK RETURNS,

BOSTON—Continued.

DUE FROM THE BANKS.	Traders.	Tremont.	Union.	Washington.	Webster.
Capital Stock paid in,	\$600,000 00	\$1,197,200 00	\$1,000,000 00	\$500,000 00	\$1,500,000 00
Bills in circulation of five dollars and upwards,	182,980 00	338,155 00	175,175 00	183,485 00	237,088 00
Bills in circulation less than five dollars,	67,637 00	66,768 00	13,986 00	58,711 00	4,001 00
Net profits on hand,	72,156 64	55,621 27	110,835 26	61,067 97	32,886 05
Balances due to other Banks,	104,973 94	438,517 81	71,401 62	6,000 00	75,816 27
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	214,477 72	612,064 33	400,388 55	257,492 27	305,336 66
Cash deposited bearing interest,	50,000 00	- -	120,549 26	- -	- -
Total amount due from the Banks,	1,292,225 30	2,708,326 41	1,892,335 69	1,066,756 24	2,155,127 98
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	42,673 49	79,401 93	93,292 45	33,521 12	72,227 88
Real Estate,	928 75	- -	- -	- -	- -

Bills of other Banks incorporated in this State	46,329 00	326,999 01	161,084 00	83,662 00	95,857 00
Bills of other Banks incorporated elsewhere,	- - -	- - -	- - -	- - -	- - -
Balances due from other Banks,	76,032 50	152,943 58	39,523 27	41,341 01	59,263 47
 cc Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, Total amount of the Resources of the Banks, Date, rate, and amount of Dividends since the last Annual Returns,	 1,126,261 56 1,292,225 30	 2,148,981 89 2,708,326 41	 1,598,435 97 1,892,335 69	 908,232 11 1,066,756 24	 1,927,779 63 2,155,127 98
October, 1852, $\frac{3}{4}$ per cent., 21,000 00 April, 1853, $\frac{4}{4}$ per cent., 24,000 00	October, 1852, 4 per cent., 40,000 00 April, 1853, 4 per cent., 40,000 00 October, 1853, 4 per cent., 40,000 00	October, 1852, 4 per cent., 40,000 00 April, 1853, 4 per cent., 40,000 00 October, 1853, 4 per cent., 40,000 00	October, 1852, 3 per cent., 15,000 00 April, 1853, 3 per cent., 15,000 00	New Bank.	
Amount of Reserved Profits at the time of declaring the last Dividend,	34,103 79	54,629 13	110,835 26	28,580 25	- - -
Amount of Debts due to each Bank secured by pledge of its Stock,	5,100 00	800 00	600 00	1,500 00	- - -
Amount of Debts due and unpaid, and considered doubtful,	- - -	- - -	- - -	- - -	- - -

BANK RETURNS,

	CHELSEA.	ANDOVER.	BEVERLY.	DANVERS.
DUE FROM THE BANKS.	Tradesman's. Andover.	Beverly.	Danvers.	Village.
Capital Stock paid in,	\$150,000 00	\$250,000 00	\$125,000 00	\$160,000 00
Bills in circulation of five dollars and upwards,	83,275 00	82,140 00	84,116 00	110,870 00
Bills in circulation less than five dollars,	31,275 00	15,783 00	14,012 00	23,535 00
Net profits on hand,	11,919 86	15,794 77	15,598 42	19,946 26
Balances due to other banks,	- - -	- -	75 00	15,015 94
Cash deposited, including all sums whatever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	85,425 94	26,446 05	53,608 85	28,543 87
Cash deposited bearing interest,	- - -	- -	- -	- -
Total amount due from the Banks,	361,895 80	390,163 82	292,410 27	309,892 27
RESOURCES OF THE BANKS.				
Gold, Silver, and other coined metals in their banking houses,	7,212 14	4,449 18	6,131 11	3,548 54
Real Estate,	- - -	5,000 00	3,719 90	3,000 00
				2,813 68
				- -

Bills of other Banks incorporated in this State,	16,204 04	6,614 62	7,972 56	8,314 47
Bills of other Banks incorporated elsewhere,	8,182 00	9 00	121 00	132 00
Balances due from other Banks,	32,079 83		26,510 34	23,804 42
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	298,217 79	371,307 71	249,313 30	316,896 88
Total amount of the Resources of the Banks,	361,895 80	390,163 82	292,410 27	351,961 45
Date, rate, and amount of Dividends since the last Annual Returns,	October, 1852, 4 per cent., 6,000 00	October, 1852, 3½ per cent., 8,750 00	October, 1852, 3 per cent., 4,500 00	October, 1852, 4 per cent., 4,800 00
	April, 1853, 4 per cent., 6,000 00	April, 1853, 3½ per cent., 8,750 00	April, 1853, 3 per cent., 4,500 00	April, 1853, 4 per cent., 4,800 00
	October, 1853, 4 per cent., 6,000 00	October, 1853, 3½ per cent., 8,750 00	October, 1853, 4 per cent., 5,000 00	October, 1853, 4 per cent., 5,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	11,919 68	15,794 77	7,575 92	9,621 11
Amount of Debts due to each Bank secured by pledge of its Stock,	14,100 00	3,190 00	1,875 00	1,100 00
Amount of Debts due and unpaid, and considered doubtful,	- - -	- - -	852 19	- - -
				10,466 07

BANK RETURNS,

	DANVERS.	GLoucester.			HAVERHILL.	
	Warren.	Gloucester.	Essex.	Haverhill.		Merrimack.
DUE FROM THE BANKS.						
Capital Stock paid in,	\$200,000 00	\$300,000 00	\$100,000 00	\$150,000 00		\$180,000 00
Bills in circulation of five dollars and upwards,	97,703 00	158,965 00	40,010 00	64,755 00		50,450 00
Bills in circulation less than five dollars,	26,207 50	29,492 00	24,814 00	26,089 00		27,193 00
Net profits on hand,	22,729 71	5,894 25	2,400 00	22,928 07		15,007 93
Balances due to other Banks,	3,042 25	200 00	-	9,857 35		11,710 48
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	53,871 92	67,711 61	13,043 10	27,377 43		24,529 27
Cash deposited bearing interest,	- - -	- - -	- - -	- - -		- - -
Total amount due from the Banks,	403,554 38	562,262 86	180,267 10	301,006 85		308,890 68
RESOURCES OF THE BANKS.						
Gold, Silver, and other coined metals in their banking houses,	4,756 87	7,995 11	3,022 65	5,086 19		4,790 21
Real Estate,	- - -	9,330 25	1,500 00	5,000 00		2,000 00

Bills of other Banks incorporated in this State,	5,652 04	9,790 00	1,334 00	6,013 00	3,548 00
Bills of other Banks incorporated elsewhere,	- -	1,935 00	16 00	266 00	35 00
Balances due from other Banks,	31,761 11	34,211 01	6,724 79	5,458 46	22,116 68
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	361,384 36	499,001 49	167,669 66	279,183 20	276,400 79
Total amount of the Resources of the Banks,	403,554 38	562,262 86	180,267 10	301,006 85	308,890 68
Date, rate, and amount of Dividends since the last Annual Returns,	October, 1852, 3½ per cent., 5,250 00 April, 1853, { 5,250 00 3½ per cent., October, 1853, 3½ per cent. on 150,000 00 6 mo., 5,250 00 3½ per cent. on 22 mo., 730 00 5,980 00 15,691 43	April, 1853, 3 per cent., 3,000 00 October, 1853, 3 per cent., 9,000 00 April, 1853, 4½ per cent., 9,000 00 July, 1853, { 130,000 00 13 per cent. October, 1853, 2 per cent. on 300,000 00 6,000 00 5,699 79	October, 1852, 4 per cent., 6,000 00 April, 1853, 4 per cent., 6,000 00	October, 1852, 3½ per cent., 6,300 00 April, 1853, 4 per cent., 7,200 00 October, 1853, 4 per cent., 7,200 00	October, 1852, 3½ per cent., 6,300 00 April, 1853, 4 per cent., 7,200 00
Amount of Reserved Profits at the time of declaring the last Dividend,	- -	- -	2,400 00	15,000 00	8,716 78
Amount of Debts due to each Bank, secured by pledge of its Stock,	- -	13,141 36	- -	100 00	- -
Amount of Debts due and unpaid, and considered doubtful,	- -	- -	- -	- -	- -

BANK RETURNS,

	HAVERHILL.	LAWRENCE.	Laington.	LYNN.	Lynn Mechanics'.	MARBLEHEAD.
DUE FROM THE BANKS.	Union.	Bay State.				
Capital Stock paid in,	\$100,000 00	\$500,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$100,000 00
Bills in circulation of five dollars and upwards,	48,010 00	231,125 00	97,720 00	123,170 00	58,345 00	
Bills in circulation less than five dollars,	20,089 00	75,329 00	40,609 00	39,459 00	22,955 00	
Net profits on hand,	15,239 38	46,126 33	12,152 95	21,088 56	6,192 24	
Balances due to other banks,	2,070 89	50,036 68	8,702 03	1,017 25	184 61	
Cash deposited, including all sums whatever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	23,131 73	42,873 69	54,657 25	79,789 13	25,628 92	
Cash deposited bearing interest,	5,882 50	— —	— —	— —	— —	
Total amount due from the Banks,	214,423 50	945,490 70	413,841 23	464,523 94	213,305 77	
RESOURCES OF THE BANKS.						
Gold, Silver, and other coined metals in their banking houses,	3,028 45	14,244 12	6,574 30	8,478 89	3,430 05	
Real Estate,	3,000 00	20,000 00	— —	10,000 00	8,790 00	

Bills of other Banks incorporated in this State,	1,420 29	4,797 50	7,140 46	9,460 00	7,684 00
Bills of other Banks incorporated elsewhere,	123 00	982 00	- -	468 00	- -
Balances due from other Banks,	14,269 82	42,602 78	12,619 12	48,773 40	11,426 91
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	192,581 94	862,864 30	387,507 35	387,313 65	181,974 81
Total amount of the Resources of the Banks,	214,423 50	945,490 70	413,841 23	464,523 94	213,305 77
Date, rate, and amount of Dividends since the last Annual Returns,	October, 1852, 4 per cent., 4,000 00	October, 1852, 3½ per cent., 17,500 00	April, 1853, 4 per cent., 8,000 00	March, 1853, 4 per cent., 6,000 00	April, 1853, 3 per cent., 3,000 00
	April, 1853, 3½ per cent., 17,500 00	April, 1853, 3½ per cent., 17,500 00	October, 1853, 4 per cent., 8,000 00	October, 1853, 4 per cent., 4,000 00	October, 1853, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	13,214 27	23,776 81	10,354 15	21,096 63	6,192 24
Amount of Debts due to each Bank, secured by pledge of its Stock,	- -	- -	2,705 71	2,029 40	13,638 81
Amount of Debts due and unpaid, and considered doubtful,	400 00	- -	- -	- -	- -

BANK RETURNS,

	MARBLEHEAD.	NEWBURYPORT.			ROCKPORT.
DUE FROM THE BANKS.	Marblehead.	McClaney's.	Merchants'.	Ocean.	Rockport.
Capital Stock paid in,	\$120,000 00	\$200,000 00	\$210,000 00	\$100,000 00	\$100,000 00
Bills in circulation of five dollars and upwards,	68,530 00	70,000 00	70,365 00	100,485 00	101,436 00
Bills in circulation less than five dollars,	16,916 00	18,244 50	24,599 00	19,011 00	23,464 00
Net profits on hand,	549 45	8,171 99	12,333 39	15,987 32	10,855 92
Balances due to other Banks,	- - -	3,704 29	3,286 46	- - -	- - -
Cash deposited, including all sums whatever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	23,245 19	73,370 27	59,144 23	60,040 40	22,612 29
Cash deposited bearing interest,	- - -	- - -	- - -	- - -	- - -
Total amount due from the Banks,	229,240 64	373,491 05	379,728 08	295,523 72	258,368 21
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	7,397 19	9,182 43	8,525 03	8,227 32	4,481 81
Real Estate,	6,333 33	9,000 00	6,000 00	2,500 00	- - -

Bills of other Banks incorporated in this State,	1,220 29	2,000 00	722 00	2,848 53
Bills of other Banks incorporated elsewhere,	- -	1,602 00	149 00	994 00
Balances due from other Banks,	17,621 07	37,774 70	40,520 72	84,037 96
 Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	196,659 76	313,931 92	323,811 33	196,915 91
Total amount of the Resources of the Banks,	229,240 64	373,491 05	379,728 08	205,523 72
Date, rate, and amount of Dividends since the last Annual Returns,	April, 1853, $3\frac{1}{2}$ per cent. October, 1853, $3\frac{1}{2}$ per cent.	October, 1852, 3 per cent., 6,000 00	October, 1852, $3\frac{1}{4}$ per cent., 7,500 00	April, 1853, $4\frac{1}{2}$ per cent., 4,500 00
		April, 1853, $3\frac{1}{2}$ per cent., 7,000 00	April, 1853, $3\frac{1}{2}$ per cent., 7,500 00	October, 1853, 4 per cent., 4,000 00
		October, 1853, $3\frac{1}{2}$ per cent., 7,000 00	October, 1853, $3\frac{1}{4}$ per cent., 7,500 00	October, 1853, 5 per cent., 5,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	549 45	8,171 99	12,333 39	15,987 32
Amount of Debts due to each Bank, secured by pledge of its Stock,	2,000 00	1,930 00	3,806 00	- - -
Amount of Debts due and unpaid and considered doubtful,	- -	250 00	- - -	- - -
				11,712 00
				4,369 53

BANK RETURNS,

SALEM.

	Asiatc.	Commercial.	Exchange.	Mercantile.	Merchants'.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$210,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Bills in circulation of five dollars and upwards,	125,200 00	33,415 00	55,650 00	41,805 00	53,933 00
Bills in circulation less than five dollars,	33,310 00	38,571 00	17,164 00	18,238 00	19,275 00
Net profits on hand,	34,596 47	28,426 19	22,598 26	11,125 34	16,108 61
Balances due to other Banks,	14,111 08	4,942 74	2,357 31	7,374 11	3,756 73
Cash deposited, including all sums whatever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	132,192 68	84,250 45	32,032 40	51,357 81	83,504 02
Cash deposited bearing interest,	- - -	5,000 00	7,384 63	- -	9,192 10
Total amount due from the Banks,	549,410 23	394,605 38	337,186 60	329,900 26	385,769 46
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	17,231 52	6,921 11	5,658 89	2,935 17	4,418 70
Real Estate,	- - -	10,536 17	4,000 00	6,000 00	- - -

Bills of other Banks incorporated in this State,	51,000 00	5,783 66	1,789 00	10,462 00	3,997 08
Bills of other Banks incorporated elsewhere,	1,223 00	112 00	- -	- -	82 00
Balances due from other Banks,	60,001 95	3,145 09	8,413 35	656 75	15,542 95
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	419,953 76	368,107 35	317,325 36	309,816 34	361,728 73
Total amount of the Resources of the Banks,	549,410 23	394,605 38	337,186 60	329,900 26	385,769 46
Date, rate, and amount of Dividends since the last Annual Returns,	October, 1852, 4 per cent., 7,980 00	October, 1852, 3½ per cent., 7,020 00	October, 1852, \$2 34 p r share, 7,020 00	October, 1852, 3 per cent., 6,000 00	April, 1853, 3 per cent., 6,000 00
	April, 1853, 4 per cent., 7,980 00	April, 1853, 4 per cent., 8,010 00	\$2 24 per share, 7,020 00	October, 1852, 3 per cent., 6,000 00	October, 1852, 3 per cent., 6,000 00
	May, 1853, 5 per cent., 10,000 00				
Amount of Reserved Profits at the time of declaring the last Dividend,	42,440 83	20,416 19	14,056 51	5,368 02	6,703 38
Amount of Debts due to each Bank, secured by pledge of its Stock,	- -	1,600 00	- -	2,535 00	4,920 00
Amount of Debts due and unpaid, and considered doubtful,	- -	- -	- -	- -	- -

BANK RETURNS,

	SALEM.	SALISBURY.	BRIGHTON.	CAMBRIDGE.
DUE FROM THE BANKS.	Naumkeag.	Salem.	Powow River.	Cambridge.
Capital Stock paid in,	\$500,000 00	\$250,000 00	\$100,000 00	\$250,000 00
Bills in circulation of five dollars and upwards,	108,538 00	40,815 00	103,685 00	290,035 00
Bills in circulation less than five dollars,	60,363 00	18,008 00	16,414 00	32,207 00
Net profits on hand,	44,900 06	13,552 02	13,181 12	23,555 31
Balances due to other banks,	9,614 42	8,292 26	- -	- -
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	150,739 62	30,457 67	9,301 15	42,743 51
Cash deposited bearing interest,	- -	- -	- -	- -
Total amount due from the Banks,	874,155 10	361,124 95	242,581 27	625,106 89
RESOURCES OF THE BANKS.				
Gold, Silver, and other coined metals in their banking houses,	11,952 95	2,620 68	3,600 73	12,004 83
Real Estate,	560 00	4,377 97	- -	2,474 45
				6,000 00

Bills of other Banks incorporated in this State,	23,913 36	6,078 00	1,246 00	8,250 65	2,010 00
Bills of other Banks incorporated elsewhere,	- - -	- - -	85 00	559 50	273 00
Balances due from other Banks,	9,970 72	24,243 89	37,922 21	70,546 53	13,762 75
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	827,758 07	323,804 41	199,727 33	531,270 93	203,106 32
Total amount of the Resources of the Banks, Date, rate, and amount of Dividends since the last Annual Returns,	874,155 10	361,124 95	242,581 27	625,106 89	228,650 73
October, 1852, $3\frac{1}{2}$ per cent., 17,500 00 April, 1853, $3\frac{1}{2}$ per cent., 17,500 00	October, 1852, 3 per cent., 7,500 00 April, 1853, 3 per cent., 7,500 00	October, 1852, 4 per cent. April, 1853, 4 per cent.	October, 1852, 5 per cent., 12,500 00 April, 1853, 5 per cent., 12,500 00	October, 1852, 5 per cent., 12,500 00 October, 1853, 5 per cent., 12,500 00	April, 1853, 4 per cent., 4,000 00 October, 1853, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	24,900 06	6,052 02	6,024 56	23,555 31	12,181 69
Amount of Debts due to each Bank, secured by pledge of its Stock,	10,130 00	2,340 00	5(0 00	4,300 00	4,950 00
Amount of Debts due and unpaid, and considered doubtful,	2,000 00	- - -	- - -	- - -	- - -

BANK RETURNS,

	CAMBRIDGE.	CHARLESTOWN.	CONCORD.
DUE FROM THE BANKS.	Cambridge City. Cambridge Market.	Charles River. Bunker Hill.	Concord.
Capital Stock paid in,	\$98,150 00*	\$150,000 00	\$100,000 00
Bills in circulation of five dollars and upwards,	48,570 00	133,610 00	56,770 00
Bills in circulation less than five dollars,	13,194 00	24,105 00	18,672 00
Net profits on hand,	853 93	4,752 68	17,927 72
Balances due to other banks,	- - -	- - -	- - -
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	16,095 21	23,457 15	78,615 34
Cash deposited bearing interest,	- - -	- - -	- - -
Total amount due from the Banks,	176,863 14	335,924 83	271,985 06
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their banking houses,	5,998 20	6,634 01	8,903 79
Real Estate,	4,818 02	- -	26,184 96
			16,000 00
			12,185 78
			2,400 00

Bills of other Banks incorporated in this State,	484 00	9,171 48	131 00	13,902 00	1,867 76
Bills of other Banks incorporated elsewhere,	- -	200 00	108 00	1,070 00	105 00
Balances due from other Banks,	30,107 69	10,598 37	61,616 74	155,355 60	23,414 28
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	140,273 25	304,502 95	201,225 53	394,689 00	186,503 37
Total amount of the Resources of the Banks, Date, rate, and amount of Dividends since the last Annual Returns,	176,863 14	335,924 83	271,985 06	607,201 56	226,476 19
New Bank.					
	April, 1853, 4 per cent., 4,000 00	October, 1852, 4 per cent., 4,000 00	October, 1852, 4 per cent., 8,000 00	October, 1852, 3½ per cent., 3,500 00	October, 1852, 3½ per cent., 3,500 00
	October, 1853, 4 per cent., 4,000 00	April, 1853, 4 per cent., 4,000 00	April, 1853, 4 per cent., 8,000 00	April, 1853, 3½ per cent., 3,500 00	April, 1853, 3½ per cent., 3,500 00
				October, 1853, 4 per cent., 8,000 00	October, 1853, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	- -	4,752 68	13,927 72	25,030 01	5,597 05
Amount of Debts due to each Bank, secured by pledge of its Stock,	700 00	3,920 00	2,770 00	7,530 00	4,790 00
Amount of Debts due and unpaid, and considered doubtful,	- -	- -	- -	- -	1,000 00
					* Balance of Capital Stock since paid in, \$1,850.

BANK RETURNS,

	FRAMINGHAM.	APPLETON.	LOWELL.	PREScott.	Railroad.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$200,000 00	\$150,000 00	\$200,000 00	\$200,000 00	\$600,000 00
Bills in circulation of five dollars and upwards,	127,865 60	150,735 00	110,455 00	169,454 00	330,465 00
Bills in circulation less than five dollars,	42,426 00	36,098 00	41,085 00	30,529 00	84,483 00
Net Profits on hand,	18,049 62	29,995 60	40,192 56	20,825 94	114,186 99
Balances due to other banks,	- - -	- - -	167 00	- -	487 97
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	53,378 50	72,307 78	43,886 94	47,414 35	46,088 31
Cash deposited bearing interest,	- - -	- - -	- -	- -	- -
Total amount due from the Banks,	411,719 12	439,136 38	435,786 50	468,223 29	1,176,311 27
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	6,932 64	6,454 03	2,881 04	5,955 73	9,998 55
Real Estate,	2,000 00	18,000 00	- -	- -	- -

Bills of other Banks incorporated in this State.	7,402 00	13,677 00	13,390 74	29,306 00	3,931 00
Bills of other Banks incorporated elsewhere,	1,323 60	303 00	249 00	1,186 00	621 00
Balances due from other Banks,	24,866 89	97,417 07	20,879 96	32,243 25	71,115 87
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . . .	399,194 59	298,285 28	398,385 76	399,532 31	1,090,644 85
Total amount of the Resources of the Banks,	441,719 12	439,136 38	435,786 50	468,228 29	1,176,311 27
Date, rate, and amount of Dividends since the last Annual Returns,	October, 1852, 3½ per cent., 7,000 00	October, 1852, 4½ per cent., 6,750 00	October, 1852, 5 per cent., 10,000 00	October, 1852, 4 per cent., 6,000 00	October, 1852, 4 per cent., 24,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	10,409 30	16,452 00	10,421 80	7,500 00	74,000 00
Amount of Debts due to each Bank, secured by pledge of its Stock,	- - -	250 00	4,840 00	1,430 00	2,005 00
Amount of Debts due and unpaid, and considered doubtful,	- - -	- - -	- - -	- - -	- - -

BANK RETURNS,

	MALDEN.	NEWTON.	WALTHAM.	WOBURN.	BLACKSTONE.
	Malden.	Newton.	Waltham.	Woburn.	Worcester County.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$100,000 00	\$150,000 00	\$146,750 00	\$75,550 00	\$100,000 00
Bills in circulation of five dollars and upwards,	72,955 00	92,455 00	99,050 00	46,327 00	54,815 00
Bills in circulation less than five dollars,	21,321 00	33,528 00	12,306 00	11,582 00	24,528 00
Net profits on hand,	5,354 13	11,755 09	1,780 65	—	3,301 10
Balances due to other Banks,	— —	6,209 52	— —	— —	— —
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	27,713 62	23,856 21	22,850 90	22,192 57	13,919 55
Cash deposited, bearing interest,	— —	10,000 00	— —	— —	1,805 04
Total amount due from the Banks,	227,343 75	327,803 82	282,737 55	155,651 57	198,368 69
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	7,227 44	4,911 74	11,204 40	6,462 68	3,539 04
Real Estate,	5,602 64	5,416 37	5,500 00	— —	— —

Bills of other Banks incorporated in this State,	6,804 00	13,304 72	4,202 00	869 00	638 00
Bills of other Banks incorporated elsewhere,	914 00	229 00	884 00	137 00	928 00
Balances due from other Banks,	6,979 46	5,355 81	8,631 10	35,526 68	9,029 73
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	199,816 21	298,586 18	252,316 05	112,656 21	184,233 92
Total amount of the Resources of the Banks,	227,343 75	327,803 82	282,737 55	155,651 57	198,368 69
Date, rate, and amount of Dividends since the last Annual Returns,	October, 1852, 4 per cent., 4,000 00	October, 1852, 4 per cent., 6,000 00	April, 1853, 4 per cent., 4,000 00	New Bank.	April, 1853, 3 per cent., 3,000 00
	April, 1853, 4 per cent., 4,000 00	April, 1853, 4 per cent., 6,000 00	July, 1853, 5 per cent. extra, 5,000 00		October, 1853, 4 per cent., 4,000 00
	October, 1853, 4 per cent., 4,000 00	October, 1853, 4 per cent., 6,000 00	October, 1853, 4 per cent., 5,000 00		October, 1853, 4 per cent., 4,000 00
					and 2 per cent. on Increased Capital Stock, paid in July,
Amount of Reserved Profits at the time of declaring the last Dividend,	5,354 13	11,755 09	1,780 65	~	3,301 10
Amount of Debts due to each Bank, secured by pledge of its Stock,	2,300 00	~	~	~	195 00
Amount of Debts due and unpaid, and considered doubtful,	~	591 00	2,000 00	~	~

BANK RETURNS,

	FITCHBURG.	LANCASter.	LEICESTER.	MILFORD.
DUE FROM THE BANKS.	Fitchburg.	Rollstone.	Leicester.	Milford.
Capital Stock paid in,	\$200,000 00	\$200,000 00	\$150,000 00	\$200,000 00
Bills in circulation of five dollars and upwards,	208,305 00	172,005 00	133,040 00	147,295 00
Bills in circulation less than five dollars,	36,939 00	43,835 00	27,982 00	33,536 00
Net profits on hand,	31,162 27	18,280 62	21,294 16	21,080 00
Balances due to other Banks,	- - -	- - -	- - -	- - -
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	39,762 15	21,049 50	14,449 51	15,409 03
Cash deposited bearing interest,	- - -	- - -	- - -	- - -
Total amount due from the Banks,	516,168 42	455,170 12	346,765 67	344,135 89
RESOURCES OF THE BANKS.				
Gold, Silver, and other coined metals in their banking houses,	15,968 71	10,285 85	7,147 43	4,444 66
Real Estate,	1,700 00	3,985 05	1,000 00	1,000 00
				4,725 32
				- - -

Bills of other Banks incorporated in this State,	353 00	582 00	2,123 00	17 00	14,874 03
Bills of other Banks incorporated elsewhere,	582 00	31 00	45 00	85 00	233 00
Balances due from other Banks,	116,408 19	56,189 24	36,547 95	39,920 48	9,331 44
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	381,156 52	384,096 98	299,902 29	298,668 75	399,830 88
Total amount of the Resources of the Banks,	516,168 42	455,170 12	346,765 67	344,135 89	428,994 67
Date, rate, and amount of Dividends since the last Annual Returns,	October, 1852, $3\frac{1}{2}$ per cent., 7,000 00 April, 1853, 4 per cent., 8,000 00	October, 1852, $3\frac{1}{2}$ per cent., 7,000 00 April, 1853, $3\frac{1}{2}$ per cent., 7,000 00	October, 1852, 4 per cent., 6,000 00 April, 1853, 4 per cent., 6,000 00	October, 1852, 5 per cent., 5,000 00 April, 1853, 5 per cent., 5,000 00	October, 1852, 4 per cent., 6,000 00 April, 1853, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	22,000 00	7,911 28	12,782 92	10,000 00	12,720 00
Amount of Debts due to each Bank, secured by pledge of its Stock,	1,500 00	3,825 00	4,329 00	- - -	- - -
Amount of Debts due and unpaid, and considered doubtful,	- - -	- - -	130 00	- - -	- - -

BANK RETURNS,

	MILLBURY.	OXFORD.	SOUTHBIDGE.	UXBRIDGE.	WORCESTER.
DUE FROM THE BANKS.	Millbury.	Oxford.	Southbridge.	Blackstone.	Central.
Capital Stock paid in,	\$50,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$250,000 00
Bills in circulation of five dollars and upwards,	33,620 00	63,205 00	83,695 00	63,765 00	106,655 00
Bills in circulation less than five dollars,	9,447 00	14,249 00	21,619 00	19,915 75	47,938 00
Net profits on hand,	1,197 66	7,148 64	10,123 49	6,554 13	5,439 93
Balances due to other Banks,	- - -	4,363 10	- - -	-	2,588 46
Cash deposited, including all sums whatever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	28,009 25	7,719 00	11,296 46	35,814 19	98,039 27
Cash deposited bearing interest,	- - -	- - -	- - -	- - -	- - -
Total amount due from the Banks,	122,273 91	196,684 74	226,133 95	226,049 07	510,660 66
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	2,750 30	2,603 04	4,691 23	5,425 20	14,212 36
Real Estate,	- - -	2,054 60	2,600 00	223 74	- - -

Bills of other Banks incorporated in this State,	534 00	921 00	768 00	691 00	1,623 61
Bills of other Banks incorporated elsewhere,	1 00	625 00	395 00	266 00	2,340 00
Balances due from other Banks,	20,696 69	- -	17,852 20	20,497 22	35,020 43
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	98,282 92	190,481 10	199,827 52	198,945 91	457,464 26
Total amount of the Resources of the Banks,	122,273 91	196,684 74	226,133 95	226,049 07	510,660 66
Date, rate, and amount of Dividends since the last Annual Returns,	April, 1853, 4 per cent., 2,000 00	April, 1853, 3 per cent., 3,000 00	October, 1852, 3 per cent., 3,000 00	April, 1853, 4 per cent., 4,000 00	Oct., '52, 4 pr ct., 6,000 00
	October, 1853, 4 per cent., 2,000 00	April, 1853, 3½ per cent., 3,500 00	October, 1853, 4 per cent., 4,000 00	October, 1853, 4 per cent., 4,000 00	April, '53, 4 pr ct., 6,000 00
	October, 1853, 15 per ct. extra, 7,500 00		October, 1853, 15 per ct. extra, 7,500 00		July, '53, 12 pr ct., 18,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	1,197 66	2,357 13	8,374 05	6,554 13	1,000 00
Amount of Debts due to each Bank, secured by pledge of its Stock,	725 00	400 00	- -	- -	1,100 00
Amount of Debts due and unpaid, and considered doubtful,	- -	- -	- -	- -	5,579 09
					5,000 00

BANK RETURNS,

				NORTHAMPTON.
				WORCESTER—Continued.
DUE FROM THE BANKS.				
Capital Stock paid in,	Citizens', \$150,000 00	Mechanics', \$350,000 00	Quinsigamond, \$150,000 00	Worcester, \$300,000 00
Bills in circulation of five dollars and upwards,	79,895 00	197,140 00	79,715 00	140,970 00
Bills in circulation less than five dollars,	26,179 00	41,922 00	25,377 00	28,114 00
Net profits on hand,	39,756 78	45,857 39	10,493 38	35,030 23
Balances due to other Banks,	1,070 37	3,708 16	1,449 67	5,867 00
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	35,124 03	105,360 70	61,840 12	154,985 62
Cash deposited bearing interest,	— —	— —	— —	— —
Total amount due from the Banks,	332,025 18	743,988 25	328,875 17	664,966 85
RESOURCES OF THE BANKS.				
Gold, Silver, and other coined metals in their banking houses,	12,601 97	16,383 13	8,202 21	16,802 77
Real Estate,	— —	— —	— —	25,000 00
				6,061 44
				— —

Bills of other Banks incorporated in this State,	1,789 00	5,674 00	8,041 00	2,852 00	9,275 00
Bills of other Banks incorporated elsewhere,	765 00	3,470 00	2,953 00	70 00	944 00
Balances due from other Banks,	10,913 59	29,248 90	16,185 05	47,434 85	94,731 16
 6 Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, Total amount of the Resources of the Banks, Date, rate, and amount of Dividends since the last Annual Returns,					
305,955 62	689,212 22	293,493 91	572,807 23	357,058 43	October, 1852, 3 per cent., 6,000 00
332,025 18	743,988 25	328,875 17	664,966 85	468,070 03	
October, 1852, 4 per cent., 6,000 00					
April, 1853, 4 per cent., 6,000 00					
October, 1852, 4 per cent., 12,000 00					
April, 1853, 4 per cent., 12,000 00					
October, 1852, 4 per cent., 6,000 00					
April, 1853, 4 per cent., 6,000 00					
October, 1852, 4 per cent., 12,000 00					
April, 1853, 4 per cent., 12,000 00					
Amount of Reserved Profits at the time of declaring the last Dividend,	31,117 37	27,671 14	10,000 00	14,767 27	9,112 14
Amount of Debts due to each Bank, secured by pledge of its Stock,	- - -	- - -	- - -	110 00	1,000 00
Amount of Debts due and unpaid, and considered doubtful,	- - -	- - -	400 00	- - -	- - -

BANK RETURNS,

	NORTHAMPTON.	WARE.	GREENFIELD.	CHICOOPEE.
DUE FROM THE BANKS.	Northampton.	Hampshire Manuf's.	Franklin County.	Greenfield.
Capital Stock paid in,	\$200,000 00	\$250,000 00	\$180,000 00	\$200,000 00
Bills in circulation of five dollars and upwards,	200,160 00	196,080 00	177,985 00	165,510 00
Bills in circulation less than five dollars,	30,558 00	50,007 00	25,987 00	49,133 00
Net profits on hand,	38,991 89	25,032 93	14,807 95	18,846 18
Balances due to other Banks,	75 00	1,360 93	47 70	2,596 90
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	42,669 69	5,478 75	29,922 52	29,109 50
Cash deposited bearing interest,	- - -	- - -	2,655 00	- -
Total amount due from the Banks,	512,454 58	527,959 61	431,405 17	465,195 58
RESOURCES OF THE BANKS.				
Gold, Silver, and other coined metals in their banking houses,	6,931 69	9,327 74	11,761 17	6,380 31
Real Estate,	2,000 00	3,785 30	6,662 40	6,500 00
				5,162 55
				- - -

Bills of other Banks incorporated in this State,	2,132 00	774 00	1,885 00	3,386 00	2,157 00
Bills of other Banks incorporated elsewhere,	1,217 00	- -	1,186 00	315 00	341 00
Balances due from other Banks,	99,605 24	21,307 39	52,400 62	63,955 78	31,962 79
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	400,508 65	492,765 18	357,509 98	384,658 49	308,436 51
Total amount of the Resources of the Banks,	512,454 58	527,959 61	431,405 17	465,195 58	348,059 85
Date, rate, and amount of Dividends since the last Annual Returns,	October, 1852, 4½ per cent., 9,000 00	October, 1852, 4 per cent., 8,000 00	October, 1852, 4 per cent., 6,000 00	October, 1852, 4 per cent., 8,000 00	October, 1852, 3½ per cent., 5,250 00
Amount of Reserved Profits at the time of declaring the last Dividend,	38,492 40	11,041 57	4,789 21	16,680 23	3,649 05
Amount of Debts due to each Bank, secured by pledge of its Stock,	1,650 00	505 00	2,375 00	- -	1,200 00
Amount of Debts due and unpaid, and considered doubtful,	- -	- -	1,000 00	1,300 00	343 25

BANK RETURNS,

	HOLYOKE.	Hadley Falls.	Agawam.	Chicopee.	John Hancock.	Springfield.
DUE FROM THE BANKS.						STRINGFIELD.
Capital Stock paid in,	\$163,325 00	\$200,000 00	\$300,000 00	\$100,000 00	\$300,000 00	
Bills in circulation of five dollars and upwards,	128,560 00	183,385 00	218,490 00	103,605 00	230,120 00	
Bills in circulation less than five dollars,	31,477 00	48,496 00	64,145 00	23,369 00	76,051 00	
Net Profits on hand,	2,010 71	8,097 91	32,083 61	3,315 13	17,741 24	
Balances due to other Banks,	- - -	1,954 29	546 40	- -	- -	
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	25,645 14	72,287 18	78,730 92	33,319 55	31,890 12	
Cash deposited bearing interest,	- - -	- - -	- - -	- -	- -	
Total amount due from the Banks,	351,017 85	514,220 38	693,995 93	263,608 68	655,802 36	
RESOURCES OF THE BANKS.						
Gold, Silver, and other coined metals in their banking houses,	7,372 26	9,151 38	11,170 03	8,294 50	7,206 11	
Real Estate,	2,000 00	7,734 67	7,000 00	8,466 33	7,200 00	

Bills of other Banks incorporated in this State,	-	17,574 00	9,991 00	753 00	8,300 00
Bills of other Banks incorporated elsewhere,	25 00	1,151 00	279 00	252 00	2,280 00
Balances due from other Banks,	59,715 71	79,832 45	73,807 69	41,660 25	32,714 59
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	281,904 88	398,776 88	592,648 21	204,182 60	598,101 66
Total amount of the Resources of the Banks,	351,017 85	514,220 38	693,995 93	263,608 68	655,802 36
Date, rate, and amount of Dividends since the last Annual Returns,	April, 1853, 4 per cent., 4,000 00	October, 1852, 4 per cent., 8,000 00	October, 1852, 4 per cent., 12,000 00	October, 1852, 4 per cent., 4,000 00	October, 1852, 3½ per cent., 10,500 00
	October, 1853, 4 per cent., 4,500 00	April, 1853, 4 per cent., 8,000 00	April, 1853, 4 per cent., 12,000 00	April, 1853, 4 per cent., 4,000 00	April, 1853, 3½ per cent., 10,500 00
	October, 1853, 4 per cent., 4,500 00	October, 1853, 4 per cent., 8,000 00	October, 1853, 4 per cent., 12,000 00	October, 1853, 4 per cent., 4,000 00	October, 1853, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	2,010 71	8,097 91	17,180 32	7,315 13	2,580 95
Amount of Debts due to each Bank, secured by pledge of its Stock,	4,000 00	750 09	1,000 00	3,500 00	8,000 00
Amount of Debts due and unpaid, and considered doubtful,	-	650 00	-	-	3,433 96

BANK RETURNS,

DUE FROM THE BANKS.	SPRINGFIELD.		WESTFIELD.		ADAMS.	GT. BARRINGTON.
	Western.	Hampden.	Westfield.	Adams.		
Capital Stock paid in,	\$250,000 00	\$150,000 00	\$150,000 00	\$200,000 00		\$150,000 00
Bills in circulation of five dollars and upwards,	257,500 00	120,825 00	136,950 00	140,085 00		130,544 00
Bills in circulation less than five dollars,	52,100 00	27,325 00	37,355 00	13,010 00		21,638 00
Net profits on hand,	11,228 88	22,787 85	7,709 32	18,123 47		22,426 05
Balances due to other Banks,	68,467 78	4,602 97	1,990 30	410 38		463 54
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	31,328 73	15,822 33	26,747 43	28,448 89		22,883 71
Cash deposited bearing interest,	- - -	- - -	- - -	- - -		- - -
Total amount due from the Banks,	670,625 39	341,363 15	360,752 05	400,077 74		347,955 30
RESOURCES OF THE BANKS.						
Gold, Silver, and other coined metals in their banking houses,	9,822 95	5,292 67	3,719 78	6,044 10		5,686 74
Real Estate,	14,369 02	4,410 00	4,963 63	2,950 00		2,733 92

Bills of other Banks incorporated in this State,	3,386 00	2,127 00	5,015 00	139 00	8,541 00
Bills of other Banks incorporated elsewhere,	3,004 00	1,265 00	540 00	98 00	1,776 00
Balances due from other Banks,	167,584 28	32,148 80	38,667 75	17,363 41	27,905 19
Amount of all Debts due, including Notes, Bills of Exchange, and all stocks and Funded Debts of every description, excepting the Balances due from other Banks,	296,119 68	307,845 89	373,483 23	301,312 45	347,955 30
Total amount of the Resources of the Banks,	670,625 39	341,363 15	360,752 05	400,077 74	
Date, rate, and amount of Dividends since the last Annual Returns,	October, 1852, 3 per cent., 7,500 00	April, 1853, 5 per cent., 5,000 00	October, 1853, 5 per cent., 7,500 00	October, 1853, 3 per cent., 3,000 00	October, 1853, 3 per cent., 7,000 00
	April, 1853, 3 per cent., 7,500 00	April, 1853, 3 per cent., 7,500 00	October, 1853, 3 per cent., 7,500 00	April, 1853, 3 per cent., 3,000 00	April, 1853, 3 per cent., 7,000 00
				October, 1853, 3 per cent., 4,500 00	October, 1853, 3 per cent., 7,000 00
					October, 1853, 4 per cent., 6,000 00
					April, 1853, 4 per cent., 6,000 00
					October, 1853, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	11,228 88	15,287 85	7,709 32	7,522 11	
Amount of Debts due to each Bank, secured by pledge of its Stock,	350 00	1,200 00	4,230 00	- - -	- - -
Amount of Debts due and unpaid, and considered doubtful,	8,100 00	- - -	- - -	- - -	- - -

BANK RETURNS,

	LEE.	PITTSFIELD.	STOCKBRIDGE.	CANTON.
DUE FROM THE BANKS.	Lee.	Agricultural. Pittsfield.	Housatonic.	Neponset.
Capital Stock paid in,	\$200,000 00	\$200,000 00	\$150,000 00	\$100,000 00
Bills in circulation of five dollars and upwards,	186,270 00	177,745 00	139,235 00	104,100 00
Bills in circulation less than five dollars,	64,697 00	30,982 00	41,161 00	19,018 00
Net profits on hand,	28,128 37	16,536 97	4,082 42	26,822 87
Balances due to other Banks,	9,331 65	1,680 83	2,456 15	6 80
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	14,521 64	36,745 78	25,388 03	42,468 29
Cash deposited bearing interest,	- - -	- - -	- - -	- - -
Total amount due from the Banks,	502,948 66	463,690 58	362,322 60	292,415 96
RESOURCES OF THE BANKS.				
Gold, Silver, and other coined metals in their banking houses,	4,333 44	9,562 09	6,210 22	3,843 48
Real Estate,	2,330 00	6,010 10	1,500 000	2,250 00
				6,240 25
				- - -

Bills of other Banks incorporated in this State,	1,399 00	791 00	130 00	- - -	10,602 40
Bills of other Banks incorporated elsewhere,	666 00	860 00	820 00	- - -	39 00
Balances due from other Banks,	95,379 83	65,178 55	53,825 68	71,815 97	20,435 09
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	398,840 39	381,288 84	299,836 70	214,506 51	199,504 59
Total amount of the Resources of the Banks, Date, rate, and amount of Dividends since the last Annual Returns,	502,948 66	463,690 58	362,322 60	292,415 96	236,821 33
Amount of Reserved Profits at the time of declaring the last Dividend,	18,070 14	8,536 97	- - -	26,361 99	618 21
Amount of Debts due to each Bank, secured by pledge of its Stock,	2,350 00	- - -	- - -	- - -	4,300 00
Amount of Debts due and unpaid, and considered doubtful,	- - -	- - -	- - -	- - -	576 10

BANK RETURNS,

	DEDHAM.	DORCHESTER.	Mattapan.	Mount Wollaston.	QUINCY.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$250,000 00	\$100,000 00	\$100,000 00	\$69,450 00	\$100,000 00
Bills in circulation of five dollars and upwards,	116,798 00	72,120 00	55,515 00	37,525 00	62,430 00
Bills in circulation less than five dollars,	29,617 00	22,582 00	18,636 00	15,932 00	15,008 00
Net profits on hand,	46,338 13	4,681 16	12,604 16	652 12	9,955 11
Balances due to other Banks,	415 74	— —	— —	— —	— —
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	74,321 10	26,194 63	25,559 18	27,123 50	29,691 73
Cash deposited bearing interest,	— —	— —	— —	— —	— —
Total amount due from the Banks,	517,489 97	225,577 79	212,314 34	150,682 62	217,084 84
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	14,525 97	6,332 90	5,377 13	1,130 04	6,554 75
Real Estate,	— —	— —	— —	— —	5,000 00

Bills of other Banks incorporated in this State,	851 00	1,832 00	7,016 95	3,250 46	3,462 00
Bills of other Banks incorporated elsewhere,	60 00	186 00	1,230 00	83 00	1,162 00
Balances due from other Banks,	2,016 53	7,505 98	8,597 42	25,324 91	1,014 76
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	500,036 47	199,790 30	190,092 84	120,895 24	199,861 33
Total amount of the Resources of the Banks,	517,489 97	215,647 18	212,314 34	150,683 65	217,084 84
Date, rate, and amount of Dividends since the last Annual Returns,	Nov. 1852, 4 per cent., 8,000 00	October, 1852, 3 per cent., 3,000 00	New Bank.	October, 1852, 4 per cent., 4,000 00	October, 1852, 4 per cent., 4,000 00
	May, 1853, 4 per cent., 8,000 00	April, 1853, 3 per cent., 3,000 00		April, 1853, 4 per cent., 4,000 00	April, 1853, 4 per cent., 4,500 00
		October, 1853, 3 per cent., 3,000 00			
Amount of Reserved Profits at the time of declaring the last Dividend,	33,235 50	4,681 16	7,294 02	—	9,608 86
Amount of Debts due to each Bank, secured by pledge of its Stock,	3,369 88	—	—	—	1,500 00
Amount of Debts due and unpaid, and considered doubtful,	—	—	—	—	343 99

BANK RETURNS,

DUE FROM THE BANKS.	RANDOLPH.	ROXBURY.	WEYMOUTH.	WRENTHAM.	ATTLEBOROUGH.
	Randolph.	Peoples'.	Union Bank of Weymouth and Braintree.	Wrentham.	Attleborough.
Capital Stock paid in,	\$150,000 00	\$150,000 00	\$148,050 00	\$150,000 00	\$100,000 00
Bills in circulation of five dollars and upwards,	105,940 00	74,870 00	92,830 00	85,210 00	31,695 00
Bills in circulation less than five dollars,	32,760 00	23,061 00	24,312 00	24,288 00	14,032 00
Net profits on hand,	43,130 09	15,364 31	15,626 93	9,763 76	12,398 54
Balances due to other Banks,	- - -	- - -	- - -	- - -	4,641 29
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	40,509 97	92,908 63	40,163 92	22,144 12	20,238 51
Cash deposited bearing interest,	- - -	- - -	- - -	- - -	- - -
Total amount due from the Banks,	372,340 06	356,203 94	320,982 85	291,405 88	183,005 34
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	6,904 32	14,013 72	8,675 28	4,622 50	2,881 60
Real Estate,	- - -	- - -	6,000 00	753 30	3,900 00

Bills of other Banks incorporated in this State,	1,788 00	16,805 00	10,200 00	75 00	205 00
Bills of other Banks incorporated elsewhere,	5,000 00	3,087 00	335 00	224 00	265 00
Balances due from other Banks,	48,679 88	31,152 43	35,284 40	13,129 83	3,985 53
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	309,967 86	291,145 79	260,488 17	272,601 25	171,768 21
Total amount of the Resources of the Banks,	372,340 06	356,203 94	320,982 85	291,405 88	183,005 34
Date, rate, and amount of Dividends since the last Annual Returns,	October, 1852, 5 per cent., 7,500 00	October, 1852, 4 per cent., 6,000 00	October, 1852, 4 per cent., 6,000 00	November, 1852, $3\frac{1}{2}$ per cent., 5,250 00	No dividend.
	April, 1853, 5 per cent., 7,500 00	April, 1853, 4 per cent., 6,000 00	April, 1853, $\frac{1}{2}$ 4 per cent., 4,000 00	May, 1853, $3\frac{1}{2}$ per cent., 5,250 00	
			October, 1853, 4 per cent., 4,800 00	October, 1853, 4 per cent., 4,800 00	
Amount of Reserved Profits at the time of declaring the last Dividend,	30,702 37	7,274 93	11,549 99	3,949 50	11,174 58
Amount of Debts due to each Bank, secured by pledge of its Stock,	- - -	- - -	- - -	1,150 00	- - -
Amount of Debts due and unpaid, and considered doubtful,	- - -	- - -	- - -	- - -	19,000 00

BANK RETURNS,

	FAIRHAVEN.	FALL RIVER.	Masasoit.	Bedford Commercial.	NEW BEDFORD.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$200,000 00	\$350,000 00	\$152,900 00	\$600,000 00	\$500,000 00
Bills in circulation of five dollars and upwards,	79,900 00	143,760 00	78,530 00	257,675 00	250,835 00
Bills in circulation less than five dollars,	12,398 25	36,619 00	12,604 00	41,665 00	66,112 00
Net profits on hand,	14,293 30	22,162 62	22,525 41	42,419 68	40,351 23
Balances due to other Banks,	1,021 51	5,673 88	1,575 75	113,489 82	22,631 97
Cash deposited, including all sums whatever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	92,231 53	88,652 18	52,313 60	102,735 36	161,587 38
Cash deposited bearing interest,	- - -	- - -	- -	24,260 69	21,182 20
Total amount due from the Banks,	399,844 59	646,867 68	320,448 76	1,182,245 55	1,062,699 78
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking houses,	6,667 14	22,433 58	12,763 61	6,742 66	15,428 08
Real Estate,	3,000 00	7,000 00	- - -	18,000 00	10,978 37

Bills of other Banks incorporated in this State,	159 00	14,712 37	10,270 45	3,100 00	2,974 00
Bills of other Banks incorporated elsewhere,	24 00	- - -	- - -	305 00	201 00
Balances due from other Banks,	42,643 04	36,316 08	7,919 60	10,403 60	48,516 52
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	347,351 41	566,405 65	289,495 10	1,143,694 29	984,601 81
Total amount of the Resources of the Banks,	399,844 59	646,867 68	320,448 76	1,182,245 55	1,062,699 78
Date, rate, and amount of Dividends since the last Annual Returns,	October, 1852, $3\frac{1}{2}$ per cent., 7,000 00	April, $\$3$ per share, 12,000 00	January, 4 per cent., 4,000 00	October, 1852, $3\frac{1}{2}$ per cent., $\frac{21}{2}\%$ 21,000 00	October, 1852, $3\frac{1}{2}$ per cent., $\frac{21}{2}\%$ 21,000 00
	April, 1853, 4 per cent., 8,000 00	October, $\$3$ per share, 12,000 00	July, 4 per cent., 4,000 00	April, 1853, $3\frac{1}{2}$ per cent., 21,000 00	
	October, 1853, 4 per cent., 8,000 00				
Amount of Reserved Profits at the time of declaring the last Dividend,	5,293 30	22,162 62	16,985 99	17,796 12	17,733 08
Amount of Debts due to each Bank, secured by pledge of its Stock,	700 00	1,000 00	800 00	- - -	900 00
Amount of Debts due and unpaid and considered doubtful,	- - -	- - -	- - -	- - -	2,925 12
					806 67

BANK RETURNS,

	NEW BEDFORD—Continued.	Mechanics'.	Merchants'.	Bristol County.	TAUNTON.	Machinists'.	Taunton.
DUE FROM THE BANKS.							
Capital Stock paid in,	\$200,000 00	\$600,000 00	\$250,000 00	\$100,000 00	\$250,000 00		
Bills in circulation of five dollars and upwards,	117,710 00	354,580 00	156,110 00	59,045 00	154,215 00		
Bills in circulation less than five dollars,	20,518 00	57,863 00	44,971 00	25,972 00			
Net Profits on hand,	39,906 70	49,077 83	21,940 83	11,920 88	28,708 01		
Balances due to other Banks,	611 87	36,746 64	493 83	2,171 29	2,087 43		
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	80,557 20	154,073 21	77,941 32	62,473 15	100,795 51		
Cash deposited bearing interest,	— —	25,394 89	— —	— —	— —		
Total amount due from the Banks,	459,303 77	1,277,735 57	551,456 98	261,582 32	535,805 95		
RESOURCES OF THE BANKS.							
Gold, Silver, and other coined metals in their banking houses,	6,680 77	6,514 09	5,251 50	3,843 97	5,533 52		
Real Estate,	9,000 00	13,000 00	10,000 00	— —	9,212 16		

Bills of other Banks incorporated in this State,	2,503 00	- -	1,574 14	4,169 00	890 00
Bills of other Banks incorporated elsewhere,	570 00	122 00	444 00	237 00	130 00
Balances due from other Banks,	11,420 62	48,760 94	67,432 69	59,523 46	33,737 00
<i>α</i> Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	429,129 38	1,209,338 54	466,754 65	193,808 89	486,303 27
Total amount of the Resources of the Banks,	459,303 77	1,277,735 57	551,456 98	261,582 32	535,805 95
Date, rate, and amount of Dividends since the last Annual Returns,	October, 1852, $3\frac{1}{2}$ per cent., 7,000 00	October, 1852, 6 per cent., 12,000 00	October, 1852, 6 per cent., 6,000 00	October, 1852, 4 per cent., 8,000 00	October, 1852, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	31,906 70	- -	17,891 34	20,940 86	11,920 88
Amount of Debts due to each Bank secured by pledge of its Stock,	- -	2,400 00	500 00	- -	- -
Amount of Debts due and unpaid, and considered doubtful,	27,130 00	- -	- -	- -	- -

BANK RETURNS,

	ABINGTON.	HINCHAM.	PLYMOUTH.	WAREHAM.
DUE FROM THE BANKS.	Abington.	Wingham.	Old Colony.	Plymouth.
Capital Stock paid in,	\$150,000 00	\$140,000 00	\$100,000 00	\$150,000 00
Bills in circulation of five dollars and upwards,	98,550 00	97,420 00	78,200 00	142,160 00
Bills in circulation less than five dollars, .	36,052 00	25,058 00	20,498 00	36,163 00
Net profits on hand,	15,725 33	22,609 45	21,969 95	28,417 83
Balances due to other Banks,	- - -	- - -	9,672 22	- -
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	29,767 50	43,916 42	26,983 29	25,077 00
Cash deposited bearing interest,	- - -	- - -	- -	- -
Total amount due from the Banks,	330,094 83	329,003 87	257,323 46	361,817 83
RESOURCES OF THE BANKS.				
Gold, Silver, and other coined metals in their banking houses,	5,026 05	7,179 14	3,805 58	6,339 12
Real Estate,	4,013 88	7,378 36	500 00	500 00
				2,768 03
				7,856 25

Bills of other Banks incorporated in this State,	5,187 41	9,147 46	5,752 31	10,687 50	7,510 00
Bills of other Banks incorporated elsewhere,	2,000 00*	73 00	- - -	- - -	59 00
Balances due from other Banks,	15,560 82	23,012 88	48,926 20	75,517 04	16,429 33
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	298,306 67	289,213 03	199,039 37	288,774 17	199,722 18
Total amount of the Resources of the Banks, Date, rate, and amount of Dividends since the last Annual Returns,	330,094 83	329,003 87	257,323 46	381,817 83	234,344 79
Amount of Reserved Profits at the time of declaring the last Dividend,	4 per cent., 4,000 00	4 per cent., 4,200 00	5 per cent., 5,000 00	October, 1852, April, 1853,	October, 1852, 5 per cent., 5,000 00
Amount of Debts due to each Bank secured by pledge of its Stock,	4 per cent., 4,000 00	4 per cent., 4,500 00	5 per cent., 5,000 00	Sept., 1853, Oct., 1853, 4 per cent., 4,500 00	April, 1853, 5 per cent., 5,000 00
Amount of Debts due and unpaid, and considered doubtful,	4 per cent., 100,000 00 on and interest on 50,000 00	4 per cent., 6,000 00	4 per cent., 6,000 00	October, 1853, Oct., 1853, 4 per cent., 6,000 00	October, 1852, 5 per cent., 5,000 00
	4,639 31	9,847 28	15,118 76	19,938 46	23,119 45
	- - -	- - -	- - -	2,600 00	3,000 00
	- - -	- - -	- - -	- - -	- - -
					20,464 06

* Bills of other Banks incorporated elsewhere, "was erased from Return, and "Due from Commonwealth," substituted.

BANK RETURNS,

	FALMOUTH.	YARMOUTH.	NANTUCKET.
DUE FROM THE BANKS.	Falmouth.	Barnstable.	Pacific.
Capital Stock paid in,	\$100,000 00	\$300,000 00	\$200,000 00
Bills in circulation of five dollars and upwards,	57,150 00	227,495 00	129,815 00
Bills in circulation less than five dollars,	6,924 00	19,360 00	21,882 00
Net profits on hand,	8,324 46	46,644 42	40,797 66
Balances due to other Banks,	— —	— —	542 97
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	6,691 86	26,769 32	283,470 98
Cash deposited bearing interest,	— —	— —	— —
Total amount due from the Banks,	179,090 32	620,268 74	676,508 61
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their banking houses,	2,892 75	6,376 09	17,825 43
Real Estate,	5,162 00	2,000 00	10,000 00

Bills of other Banks incorporated in this State,	304 00	46 00
Bills of other Banks incorporated elsewhere,	- - -	- - -
Balances due from other Banks,	23,761 30	17 00
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	588,775 75	250,062 73
Total amount of the Resources of the Banks,	179,090 32	620,268 74
Date, rate, and amount of Dividends since the last Annual Returns,	October, 1852, 3 per cent. 3,000 00 April, 1853, 3 per cent., 3,000 00	October, 1852, 4 per cent., 12,000 00 April, 1853, 4½ per cent., 13,500 00
Amount of Reserved Profits at the time of declaring the last Dividend,	4,721 30	29,771 93
Amount of Debts due to each Bank, secured by pledge of its Stock,	4,575 00	9,278 40
Amount of Debts due and unpaid, and considered doubtful,	1,000 00	381 86
		25,955 46
		- - -
		- - -

A G G R E G A T E.

BANK RETURNS,

DUE FROM THE BANKS.	35 Banks in Boston.	108 Banks out of Boston.	Total—143 Banks.
Capital Stock paid in,	\$28,571,000 00	\$20,479,175 00	\$49,050,175 00
Bills in circulation of five dollars and upwards,	8,216,284 00	12,817,224 00	21,033,508 00
Bills in circulation less than five dollars,	1,402,135 00	3,184,829 00	4,586,964 00
Net profits on hand,	2,962,478 67	2,076,655 43	5,039,134 10
Balances due to other Banks,	8,107,275 60	486,166 14	8,593,441 74
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	13,199,217 01	5,380,435 09	18,579,652 10
Cash deposited bearing interest,	295,101 64	132,897 11	427,998 75
Total amount due from the Banks,	62,753,491 92	*44,557,381 77	*107,310,873 69
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their banking houses,	2,921,154 62	810,609 94	3,731,764 56
Real Estate,	617,309 93	452,542 18	1,069,852 11
Bills of other Banks incorporated in this State,	6,035,969 79	609,539 58	6,645,509 37
Bills of other Banks incorporated elsewhere,	624,589 00	70,362 50	694,951 50

Balances due from other Banks,	3,875,664 42	4,096,025 21	7,971,689 63
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	48,678,804 16	38,508,373 28	87,187,177 44
Total amount of the Resources of the Banks,	62,753,491 92	*44,547,452 69	*107,300,944 61
Date, rate, and amount of Dividends since the last Annual Returns,	October, 1852, 807,500 00 April, 1853, 877,000 00	October, 1852, 698,945 00 April, 1853, 688,760 00	October, 1852, 1,566,445 00 April, 1853, 1,565,760 00
Amount of Reserved Profits at the time of declaring the last Dividend,	2,292,877 37	1,440,063 85	3,732,941 22
Amount of Debts due to each Bank, secured by, and pledge of, its Stock,	262,731 89	216,385 56	479,117 45
Amount of Debts due and unpaid, and considered doubtful,	6,485 47	100,657 29	107,142 76

Average Dividend of twenty-eight Banks in Boston, from which the amount is returned, in October, 1852, is 3.93-100 per cent.; in April, 1853, 3.95-100 per cent. Average Dividend of eighty-one Banks, out of Boston, in October, 1852, is 3.85-100 per cent. of ninety-five Banks, in April, 1853, 3.92-100 per cent. Average Dividend of one hundred and nine Banks, in and out of Boston, in October, 1852, is 3.89-100 per cent.; of one hundred and twenty-three Banks, in April, 1853, is 3.93-100 per cent.

REMARKS.

THE total amount of the "Resources of the Banks," and the total amount "Due from the Banks," do not agree, owing to discrepancies in the Returns of the Mount Wollaston, Quincy, of \$1 03; of the Holyoke, Northampton, of 50 cents, and of the Blue Hill, Dorchester, of \$9,930 61.

The Hamilton, Boston; Shoe and Leather Dealers', Boston; Rockport, Rockport; and Cochituate, Boston, include, in one item, "Bills of other Banks incorporated in this State," and "Bills of other Banks incorporated elsewhere."

The Randolph, Hingham, Bunker Hill, Charlestown; Merchants', New Bedford, and Mechanics', New Bedford, include, in "Amount of all debts due," etc., "loans to the Commonwealth."

Hamilton, Boston, includes dividend due October 3, in "Cash deposited," etc.

Merrimack, Haverhill—"Balance due to other Banks," includes \$8,825 72 deposited, bearing interest.

The following Banks returned the rate, without the amount of Dividend, viz.: Columbian, Eagle, Grocers', Tremont, Marblehead, Powow River, and Mount Wollaston.

Sixty-five Banks made returns of Dividends in October, 1853.

The following New Banks were chartered at the Session of 1853, and are embraced in the foregoing Abstract, viz.

Location.	Name.	Amount of Capital.	Commenced operations.
Boston, . . .	Howard Banking Co., . . .	\$500,000 00	August 23, 1853
" . .	National, . . .	300,000 00	" 2, 1853
" . .	Webster, . . .	1,500,000 00	" 16, 1853
Cambridge, . .	Cambridge City, . .	100,000 00	September 1, 1853
Woburn, . .	Woburn, . . .	100,000 00	" 16, 1853
Pittsfield, . .	Pittsfield, . . .	150,000 00	June 18, 1853
Quincy, . .	Mount Wollaston, . .	100,000 00	August 12, 1853

The following New Banks, chartered at the Session of 1853, are not embraced in the foregoing Abstract, viz.

Location.	Name.	Amount of Capital.	Commenced operations.
Boston, . . .	Eliot,	\$300,000 00	October 7, 1853
Methuen, . .	Sicket Falls, . . .	100,000 00	November 15, 1853
Lowell, . . .	Wamesit, . . .	100,000 00	October 31, 1853
Springfield, . .	Pynchon, . . .	150,000 00	October 14, 1853
Roxbury, . .	Rockland, . . .	100,000 00	October 18, 1853
Fall River, . .	Metacomet, . . .	400,000 00	December 5, 1853
South Boston, . .	Broadway, . . .	100,000 00	DEC. 20, 1853
Hopkinton, . .	Hopkinton, . . .	100,000 00	
Cambridge, . .	Lechmere, . . .	100,000 00	

The Capital Stock of the following Banks was increased at the Session of 1853, as follows.

Location.	Name of Bank.	Amount of Increase.	Remarks.
Boston,	Atlas,	\$250,000 00	Whole amount paid in.
Boston,	Bank of Commerce, ..	500,000 00	Whole amount paid in.
Boston,	Blackstone,	100,000 00	Whole amount paid in.
Boston,	Boylston,	50,000 00	Whole amount paid in.
Boston,	Eagle,	200,000 00	Whole amount paid in.
Boston,	Freeman's,	50,000 00	Whole amount paid in.
Boston,	Granite,	150,000 00	\$100,000 paid in.
Boston,	Grocers',	200,000 00	Whole amount paid in.
Boston,	Mechanics',	50,000 00	Whole amount paid in.
Boston,	Merchants',	2,000,000 00	\$1,000,000 paid in.
Boston,	North,	150,000 00	
Boston,	North America, ..	250,000 00	Whole amount paid in.
Boston,	Shawmut,	250,000 00	

Boston,	.	.	Tremont,	.	.	.	.	250,000 00	\$124,430 paid in.
Boston,	.	.	Union,	.	.	.	.	100,000 00	Whole amount paid in.
Danvers,	.	.	Village,	.	.	.	.	40,000 00	Whole amount paid in.
Danvers,	.	.	Warren,	.	.	.	.	50,000 00	Whole amount paid in.
Gloucester,	.	.	Gloucester,	.	.	.	.	100,000 00	Whole amount paid in.
Lynn,	.	.	Lairdton,	.	.	.	.	50,000 00	Whole amount paid in.
Lynn,	.	.	Mechanics'	.	.	.	.	50,000 00	Whole amount paid in.
Salem,	.	.	Asiatic,	.	.	.	.	10,000 00	Whole amount paid in.
Cambridge,	.	.	Cambridge Market,	.	.	.	.	50,000 00	Whole amount paid in.
Lowell,	.	.	Prescott,	.	.	.	.	50,000 00	Whole amount paid in.
Waltham,	.	.	Waltham,	.	.	.	.	50,000 00	Whole amount paid in.
Leicester,	.	.	Leicester,	.	.	.	.	50,000 00	Whole amount paid in.
Milford,	.	.	Milford,	.	.	.	.	50,000 00	Whole amount paid in.
Millbury,	.	.	Millbury,	.	.	.	.	25,000 00	Whole amount paid in.
Worcester,	.	.	Central,	.	.	.	.	100,000 00	Whole amount paid in.
Worcester,	.	.	Mechanics'	.	.	.	.	50,000 00	Whole amount paid in.
Worcester,	.	.	Worcester,	.	.	.	.	50,000 00	Whole amount paid in.

INCREASE OF CAPITAL STOCK—CONTINUED.

Location.	Name of Bank.	Amount of Increase.	Remarks.
Ware,	Hampshire Manufacturers',	\$50,000 00	Whole amount paid in.
Greenfield,	Franklin County,	50,000 00	\$40,000 paid in.
Holyoke,	Hadley Falls,	100,000 00	\$75,000 paid in.
Westfield,	Hampden,	50,000 00	Whole amount paid in.
Great Barrington,	Matahie, Lee,	50,000 00	Whole amount paid in.
Lee,	Dedham,	50,000 00	Whole amount paid in.
Dedham,	Weymouth and Braintree,	50,000 00	Whole amount paid in.
Weymouth,	Massasoit,	100,000 00	\$50,000 paid in.
Fall River,	Bristol County,	50,000 00	Whole amount paid in.
Taunton,	Machinists', Taunton,	50,000 00	Whole amount paid in.
Abington,	Abington,	50,000 00	Whole amount paid in.
Hingham,	Hingham,	35,000 00	Whole amount paid in.

Plymouth,	.	.	.	Old Colony,	.	.	50,000 00	Whole amount paid in.
Plymouth,	.	.	.	Plymouth,	.	.	50,000 00	Whole amount paid in.
Westfield,	.	.	.	Westfield,	.	.	50,000 00	Whole amount paid in.
Yarmouth,	.	.	.	Barnstable.	.	.	50,000 00	Whole amount paid in.

BANK RETURNS,

The following Table shows the Aggregate of the several Banks in 1852.

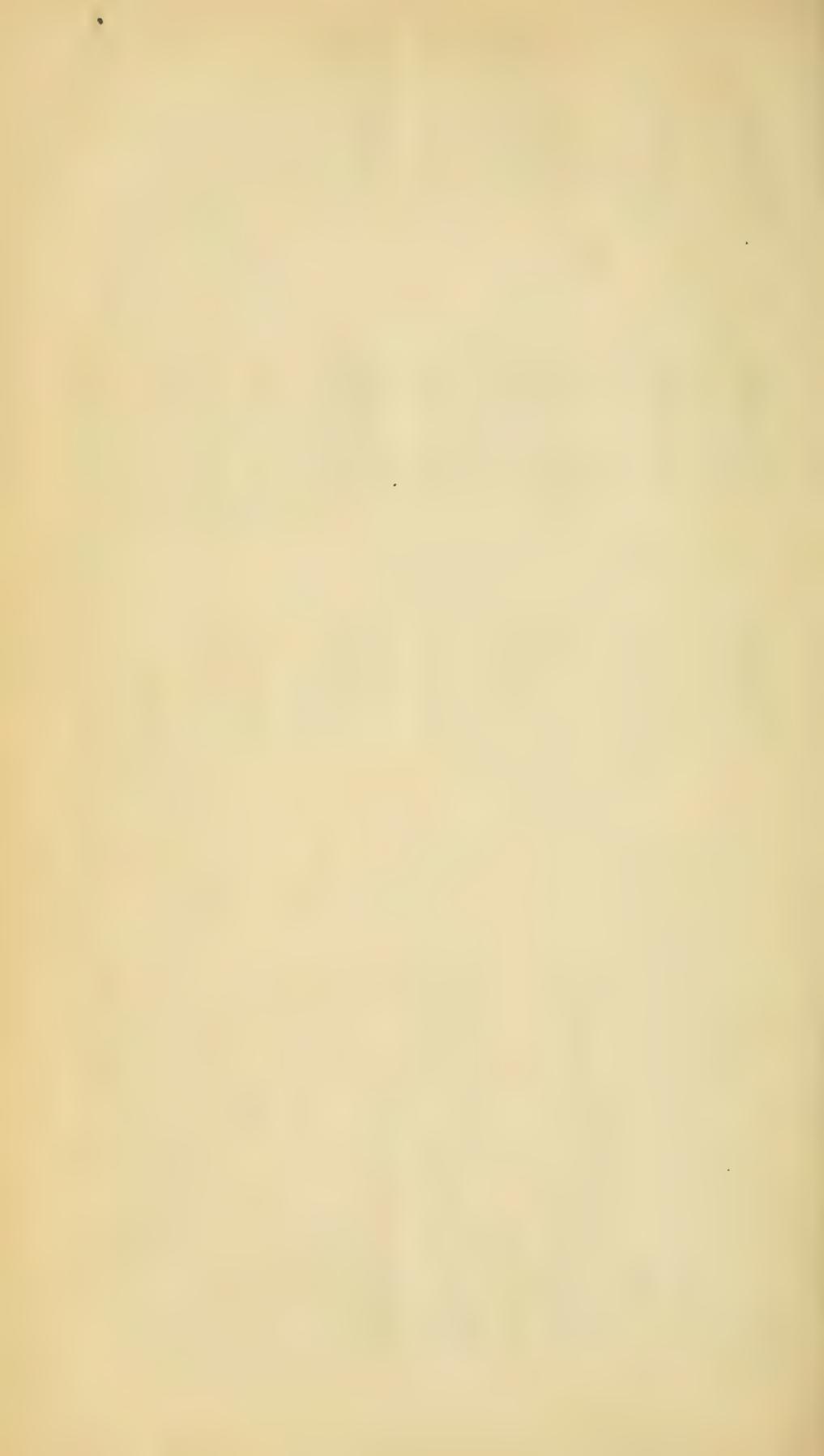
DUE FROM THE BANKS.		32 Banks in Boston.	105 Banks out of Boston.	Total—137 Banks.
Capital Stock paid in,	• • • • •	\$24,660,000 00	\$18,610,500 00	\$43,270,500 00
Bills in circulation of five dollars and upwards,	• • •	7,182,252 00	10,200,250 00	17,382,502 00
Bills in circulation less than five dollars,	• • •	1,122,339 00	2,667,528 75	3,789,867 75
Net profits on hand,	• • •	3,283,398 27	1,985,075 16	5,268,473 43
Balances due to other Banks,	• • •	8,370,293 71	2,37,914 30	8,608,238 01
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	• • •	10,293,087 55	4,774,116 67	15,067,204 22
Cash deposited bearing interest,	• • •	256,033 14	218,018 64	474,051 78
Total amount due from the Banks,	• • •	55,167,403 67	*38,693,433 62	*93,860,837 29
RESOURCES OF THE BANKS.				
Gold, Silver, and other coined metals in their banking houses,		2,784,792 08	778,990 44	3,563,782 52
Real Estate,	• • •	631,241 49	459,221 60	1,090,463 09
Bills of other Banks incorporated in this State,	• •	4,392,125 42	484,482 29	4,876,607 71
Bills of other Banks incorporated elsewhere,	• •	405,402 00	64,152 35	469,554 35

Balances due from other Banks,	2,844,478 96	3,821,938 19	6,666,412 15
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	44,109,363 72	33,062,715 31	77,172,079 03
Total amount of the Resources of the Banks,	55,167,103 07	†38,671,495 18	†93,838,898 55
Date, rate, and amount of Dividends since the last Annual Returns,	October, 1851, 908,275 00 April, 1852, 953,500 00	October, 1851, 691,636 55 April, 1852, 694,362 12	October, 1851, 1,599,911 55 April, 1852, 1,647,862 12
Amount of Reserved Profits at the time of declaring the last Dividend,	1,988,664 58	1,191,373 32	3,180,037 90
Amount of Debts due to each Bank, secured by pledge of its Stock,	228,870 31	293,153 54	522,023 85
Amount of Debts due and unpaid, and considered doubtful,	24,103 28	174,659 93	198,763 21

Average Dividends of thirty-two Banks, in Boston, in October, 1851, a fraction over 3.71-100 per cent.; in April, 1852, a fraction over 3.89-100 per cent. Average Dividends of one hundred and five Banks, out of Boston, in October, 1851, a fraction over 3.91-100 per cent.; in April, 1852, a fraction over 3.76-100 per cent. Average Dividends of one hundred and thirty-seven Banks, in and out of Boston, in October, 1851, a fraction over 3.84-100 per cent.

*The first seven items of these two totals fall of making the eighth, because of an error of ten cents in the Return of the Treasurer's Bank of Chelsea.

† The deficiency in this side of the account is owing to a deficit in the account of the Blue Hill Bank, of \$21,935 44, of which it has been robed.



REVISED ABSTRACT

EXHIBITING THE CONDITION

OF THE

INSTITUTIONS FOR SAVINGS,

IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF OCTOBER,

1853.

PREPARED FROM OFFICIAL RETURNS,

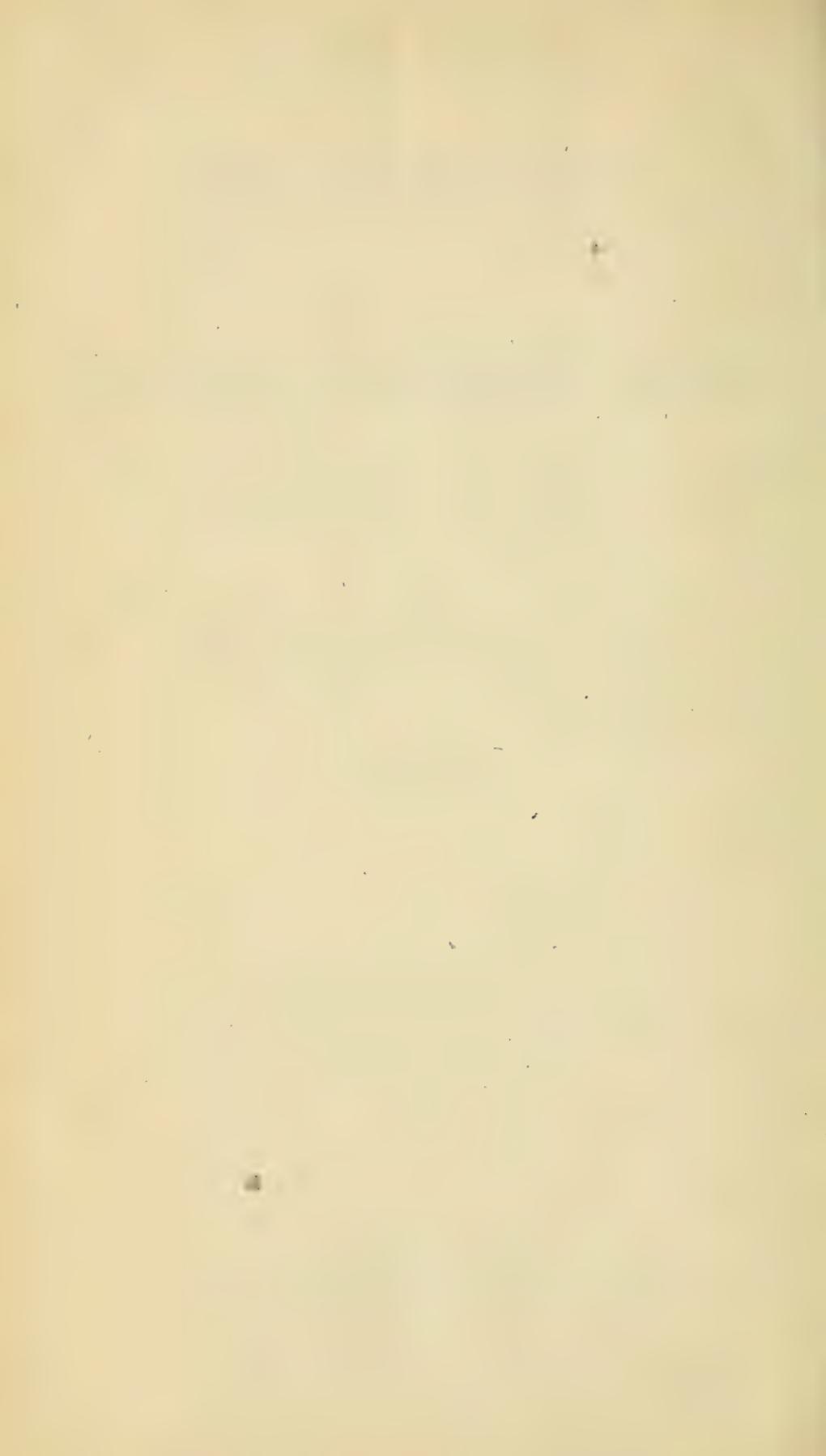
BY EPHRAIM M. WRIGHT,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

WILLIAM WHITE, PRINTER TO THE STATE.

1853.



The official circular, requiring Returns from the Savings Institutions, was issued by the Governor on the first day of November, and had reference to their condition on the last Saturday of October, 1853.

And the returns were all duly received.

INSTITUTIONS FOR SAVINGS,

	BOSTON.		ANDOVER.	DANVERS.
Provident Institution for Savings.	Suffolk Savings' Bank, Seamen and others.	East Boston Savings Bank.	Andover Savings Bank.	Danvers Savings Bank.
Number of Depositors,	27,910	7,467	380	939
Amount of Deposits,	\$51,55,947 92	\$1,856,460 54	\$63,599 92	\$200,048 16
Public Funds,	257,520 00	31,265 95	—	—
Loans on Public Funds,	—	—	—	—
Bank Stock,	1,506,580 00	184,950 00	13,271 87	28,800 00
Loans on Bank Stock,	62,000 00	18,450 00	8,000 00	500 00
Deposits, in Banks, bearing interest,	50,000 00	—	1,890 74	—
Railroad Stock,	—	—	—	—
Loans on Railroad Stock,	26,000 00	19,000 00	3,825 00	—
Invested in Real Estate,	32,203 86	—	—	2,303 60
Loans in Mortgage of Real Estate,	1,619,122 50	992,812 38	24,300 00	84,080 68
Loans to County, or Town,	400,175 00	—	—	2,400 00
Loans on Personal Security,	1,260,000 00	651,450 00	14,000 00	81,651 17
				772
				\$117,590 06

Cash on Hand,	.	.	.	.	.	.	79,797 49	
Rate and amount of ordinary Dividend, for last year,	.	.	.	.	.	.	4 per cent., 167,768 61	4 per cent., 50,342 00
Average annual per cent. of Dividends, of last five years,	.	.	.	.	.	.	8 per cent.	8 per cent.
Annual Expenses of the Institution,	.	.	.	.	.	.	17,772 61	7,582 05

PROVIDENT INSTITUTION FOR SAVINGS IN BOSTON.—The Public Funds are—Massachusetts Script, \$257,520. The Bank Stock is owned as follows:— Atlantic, 21,500 ; Atlas, 22,500 ; Boston, 35,000 ; City, 31,500 ; Columbian, 21,400 ; Eagle, 31,500 ; Granite, 44,000 ; Globe, 31,500 ; Hamilton, 22,500 ; Market, 36,400 ; Massachusetts, 22,500 ; Merchants, 16,0,000 ; New England, 23,900 ; North, 23,100 ; State, 39,480 ; Suffolk, 30,000 ; Shoe and Leather Dealers, 50,000 ; Tremont, 56,300 ; Union, 31,200 ; Washington, 22,500 ; Webster, 75,000.

The Loans on Bank Stock are—123 shares Atlantic, \$11,000 ; 216 shares Exchange, 16,000 ; 16 shares Globe, 500 ; 100 shares Lighton, 8,000 ; 60 shares Mechanics', 5,000 ; 100 shares Market, 5,000 ; 82 shares Suffolk, 6,500 ; 56 shares Shoe and Leather Dealers', 5,000 ; 25 shares Exchange, 8 shares Faneuil Hall, and 24 shares Full River Railroad, 5,000.

The Deposits bearing interest are in the Boston Bank, \$50,000. Loans on Railroad Stock are—60 shares Boston and Worcester, \$55,000 ; 50 shares Boston and Maine, 3,500 ; 25 shares Fitchburg, 1,800 ; 33 shares Connecticut River, 2,500 ; 30 shares Nashua and Lowell, 2,500 ; 65 shares Boston and Worcester Railroad, and 60 shares Boston Bank, 8,000 ; 12 shares Fitchburg Railroad, and 20 shares New England Bank, 2,700.

SUFFOLK SAVINGS BANK FOR SEAMEN AND OTHERS.—The Public Funds are City of Boston \$12,500 ; City of Roxbury, 18,765 95. The Bank Stock is owned as follows:—150 shares Market, 10,500 ; 205 shares Atlass, 20,800 ; 100 shares Washington, 10,000 ; 100 shares Hamilton, 10,000 ; 175 shares State, 10,500 ; 150 shares Shoe and Leather Dealers', 15,000 ; 100 shares Granite, 10,000 ; 175 shares Bay State, 17,500 ; 150 shares City, 15,000 ; 100 shares Bank of Commerce, 10,000 ; 100 shares Union, 10,000 ; 100 shares Bank of North America, 10,000 ; 133 shares Merchants', 13,300 ; 20 shares

Massachusetts, 5,000 ; 125 shares Webster, 12,500 ; 50 shares Railroad Bank, 3,750 ; 11 shares New England, 1,100.

The Loans on Bank Stock are as follows:—40 shares Webster Bank, \$3,500 ; 93 shares Boston, 3,950 ; 35 shares Granite, and 13 shares Union, 3,000 ; 100 shares Granite, 8,000 ; and 13 shares Market, and 6 shares Globe, as extra collateral to a mortgage.

The Loans on Railroad Stock are—122 shares Fitchburg, 9,000 ; 26 shares Fitchburg, and 20 shares Lowell, 10,000.

EAST BOSTON SAVINGS BANK.—The Bank Stock owned is Merchants', \$2,711 87 ; Webster, 3,000 ; Bank of North America, 5,000 ; National, 2,500 ; Loans on Bank Stock, 60 shares Howard Banking Company, \$5,000 ; 37 shares Bank of North America, 3,000.

Deposits bearing interest are in Bank of North America, \$513 17 ; Merchants' Bank, 1,377 57.

Loans on Railroad Stock—1 share Lowell, and 30 shares Fall River, \$2,975 ; 10 shares Quanapowitt, 850.

ANDOVER SAVINGS BANK.—Bank Stock owned as follows:—Andover Bank, \$10,000 ; Bay State, 5,000 ; Granite, 6,000 ; Blackstone, 2,800 ; Webster, 5,900.

Loans on Bank Stock—16 shares Railroad Bank, Lowell, \$500.

DANVERS SAVINGS BANK.—Bank Stock owned as follows:—Village, \$6,229 05 ; Bank of Commerce, 3,164 ; Rockport, 1,000 ; Commercial, 700 ; Tremont, 1,411 50 ; Warren, 4,538 ; Bank of North America, 2,215 ; Exchange, 8,380 ; Naumkeag, 507 50 ; Grocers', 8,662 50.

Loans on Bank Stock—59 shares Village, \$4,700 ; 100 shares Cochituate, 9,000 ; 7 shares Salem, 350.

Deposits in Bank bearing interest are in Village Bank, \$14,369 56.

INSTITUTIONS FOR SAVINGS,

	Gloucester.	Haverhill.	Lawrence.	Lynn.	Newburyport.
	Cape Ann Savings Bank.	Haverhill Savings Bank.	Essex Savings Bank.	Lynn Institution for Savings,	Institution for Savings in Newburyport and vicinity.
Number of Depositors,	351	2,519	823	1,369	5,228
Amount of Deposits,	\$36,499.99	\$446,856.78	\$121,002.98	\$17,105.22	\$1,032,776.95
Public Funds,	- - -	- - -	- - -	- - -	37,000.00
Loans on Public Funds,	- - -	- - -	- - -	- - -	- - -
Bank Stock,	25,200.00	144,800.00	28,600.00	" 17,100.00	358,790.00
Loans on Bank Stock,	- - -	72,250.00	5,450.00	18,100.00	" 19,300.00
Deposits in Banks bearing interest,	- - -	10,000.00	- - -	17,700.00	- - -
Railroad Stock,	- - -	- - -	- - -	- - -	75,000.00
Loans on Railroad Stock,	- - -	1,800.00	- - -	- - -	1,161.00
Invested in Real Estate,	- - -	12,600.00	- - -	- - -	3,000.00
Loans in Mortgage of Real Estate,	2,125.00	191,000.00	21,210.00	79,009.00	180,842.43
Loans to County, or Town,	6,500.00	- - -	2,000.00	28,200.00	203,800.00
Loans on Personal Security,	1,013.00	28,600.00	57,050.00	22,464.00	146,345.82

Cash on Hand,	.	.	.	.	.	1,991 38	1,488 69	8,898 58	800 73	23,786 62
Rate and amount of ordinary Dividend, for last year,	.	.	.	.	.	5 per cent., 1,308 57	5 per cent., 18,993 24	4 per cent., 3,395 12	5 per cent., 7,262 17	6 per cent., 53,473 87
Average annual per cent. of Dividends, of last five years,	.	.	.	.	.	6 $\frac{3}{10}$ per cent.	6 $\frac{1}{4}$ per cent.	6 per cent.	6 $\frac{1}{4}$ per cent.	
Annual Expenses of the Institution,	.	.	.	.	.	85 00	674 25	302 25	404 28	2,020 00

CAPE ANN SAVINGS BANK.—The Bank Stock is owned as follows:—Gloucester, \$2,500 ; Merchants', 700 ; Grocers', 2,000 ; Exchange, 4,100 ; Tremont, 3,700 ; Freeman's, 1,400 ; Globe, 1,000 ; Blackstock, 3,500 ; Shawmut 2,500 ; Rockport, 1,800 ; Howard Banking Company, 2,000.

HAVERHILL.—Bank Stock owned as follows:—Haverhill, \$18,300 ; Essex, 16,500 ; Merrimack, 13,500 ; Andover, 3,200 ; Bay State, 2,000 ; North America, 19,500 ; Exchange, 12,000 ; National, 10,000 ; Webster, 10,000 ; Howard, 8,000 ; North, 7,100 ; Shawmut, 5,500 ; Atlas, 5,000 ; Faneuil Hall, 4,000 ; Atlantic, 3,500 ; Columbian, 2,000 ; Eagle, 2,700 ; Shoe and Leather Dealers', 800 ; State, 600.

Loans on Bank Stock are—Essex, \$13,000 ; Union, 3,800 ; Merrimack, 2,200 ; Haverhill, 3,700 ; Malden, 14,850 ; Arlington, 400 ; Union, 900 ; Merchants', 900 ; Faneuil Hall, 1,800 ; Exchange, 15,200 ; North America, 1,300.

Deposit bearing interest is in Essex Bank, \$10,000.

Loans on Railroad Stock are—Boston and Worcester, \$800 ; Taunton Branch, 1,000.

ESSEX SAVINGS BANK.—Bank Stock is owned as follows:—Bay State, \$12,000 ; Merchants', 1,300 ; Tremont, 3,800 ; Bank of Commerce, 4,000 ; Webster, 7,500.

Loans on Bank Stock—58 shares Salem Bank, \$5,000 ; 5 shares Bay State, 450.

LYNN SAVINGS INSTITUTION.—Bank Stock owned as follows:—Lynn Mechanics', 95 shares, \$7,600 ; Laighton, 30 shares, 3,000 ; Shoe and Leather Dealers', 20 shares, 2,000 ; Exchange, 20 shares, 2,000 ; Howard, 20 shares, 2,000 ; Columbian, 5 shares, 500.

Loans on Bank Stock as follows:—Laighton, 76 shares, \$6,710 ; Lynn Mechanics', 63 shares, 4,260 ; Shoe and Leather Dealers', 33 shares, 2,900 ; Exchange, 32 shares, 2,880 ; Howard, 15 shares, 1,350. Deposit bearing interest is in Lynn Mechanics' Bank, 17,700.

INSTITUTION FOR SAVINGS IN NEWBURYPORT AND VICINITY.—Public Funds owned, Massachusetts, 5 per cent. Scrip, \$37,000. The Bank Stock owned is in the following Banks:—Atlantic, \$15,700 ; Atlas, 20,000 ; Bank of Commerce, 14,700 ; Boston, 11,500 ; City, 10,300 ; Columbian, 10,300 ; Eagle, 11,900 ; Exchange, 10,000 ; Faneuil Hall, 11,300 ; Globe, 8,300 ; Granite, 20,600 ; Hamilton, 10,000 ; Merchants', 21,200 ; New England, 5,000 ; North, 8,900 ; Shoe and Leather Dealers', 10,600 ; Suffolk, 2,200 ; Traders', 24,100 ; Tremont, 20,900 ; Union, 13,200 ; Washington, 18,000 ; Webster, 5,000 ; Merchants', Newburyport, 44,240 ; Mechanics', 17,600 ; Ocean, 3,500 ; Gloucester, 6,000.

Loans on Bank Stock are—175 shares Tremont, and 25 shares Bank of Commerce, \$18,150 ; 8 shares Grocers', 650 ; 6 shares Mechanics', Newburyport, 500.

Railroad Stock owned is 300 shares Fitchburg, 200 shares Eastern, 20 shares Lowell, 100 shares Boston and Worcester, 50 shares Boston and Maine, \$75,000.

Loans on Railroad Stock are—30 shares Eastern, \$361 ; 5 shares Fitchburg, 300.

Loans on Personal Security are, 20 shares in 50 Associates Co. Boston, \$20,000, and an annuity in trust in Massachusetts Hospital Life Insurance Company, 3,845 82.

INSTITUTIONS FOR SAVINGS,

	ROCKPORT.	SALEM.	SALISBURY.	CAMBRIDGE.	CAMBRIDGEPORT.
	Rockport Savings Bank.	Salem Savings Bank.	Provident Institution for Savings in the towns of Salisbury and Amesbury.	Savings Institution in Cambridge.	Institution for Savings in Cambridgeport.
Number of Depositors,	• • • • •	38	8,413	984	1,031
Amount of Deposits,	• • • • •	\$2,751 00	\$1,636,268 67	\$162,763 27	\$14,762 08
Public Funds,	• • • • •	— — — — —	347,888 69	2,000 00	— — — — —
Loans on Public Funds,	• • • • •	— — — — —	— — — — —	— — — — —	— — — — —
Bank Stock,	• • • • •	2,551 25	175,371 80	71,905 00	9,509 17
Loans on Bank Stock,	• • • • •	— — — — —	49,000 00	4,500 00	2,050 00
Deposits in Banks, bearing interest,	• • • • •	— — — — —	10,010 77	— — — — —	815 83
Railroad Stock,	• • • • •	— — — — —	55,621 25	— — — — —	— — — — —
Loans on Railroad Stock,	• • • • •	— — — — —	111,159 10	— — — — —	1,000 00
Invested in Real Estate,	• • • • •	— — — — —	— — — — —	— — — — —	— — — — —
Loans in Mortgage of Real Estate,	• • • • •	— — — — —	3,500 00	24,586 00	— — — — —
Loans to County, or Town,	• • • • •	— — — — —	351,439 37	27,000 00	— — — — —
Loans on Personal Security,	• • • • •	— — — — —	512,800 00	31,557 00	— — — — —
					30,200 00

Cash on Hand,	.	199 75	19,477 69	5,506 29	4,734 59	1,391 97
Rate and amount of ordinary Dividend, for last year,	.	In operation less than one year.	5 per cent., 66,781 64	6 per cent., 8,097 41	4 per cent., 5,056 01	4 per cent., 24 43
Average annual per cent. of Dividends, of last five years,	.	.	5 per cent.	6 $\frac{1}{16}$ per cent.	7 per cent.	Chartered in 1853
11 Annual Expenses of the Institution,	.	.	2,703 79	300 00	525 00	100 00

Rockport Savings Bank.—The Bank Stock is owned as follows:—
Howard Banking Company, \$1,000; National Bank, 1,013 75; Rockport, 537 50.

SALEM SAVINGS BANK.—The Public Funds owned are—Massachusetts 5 per cent., Scrip, \$101,000; Maine 6 per cent., \$4,000; Ohio 6 per cent., 112,663 37; Pennsylvania 5 per cent., 80,219 32. The Bank Stock owned is in the following Banks, viz.:—Exchange, \$4,133 33; Marblehead, 2,000; Asiatic, 4,280; Commercial, 3,290; Columbian, 14,040; City, 10,510; Salem, 3,600; Beverly, 625; Merchants', 40,533 47; Bank of Commerce, 60,000; Tremont, 12,520; Grocers', 8,330; Metropolitan, 11,090. Deposits bearing interest are in the Merchants' Bank, \$10,010 77. Railroad Stock owned is Portland, Saco and Portsmouth, \$36,121 25; Portland, Saco and Portsmouth Bonds, 9,500; Boston and Worcester, 10,000. Loans on Railroad Stock are on Boston and Worcester, \$20,000; Eastern, 15,070; Fitchburg, 5,000; Western, 10,030; Northern, 4,000; Mad River, 2,000; Michigan Central, 19,030; Buffalo and Rochester, 33,900; Philadelphia, Wilmington and Baltimore, 15,159 10.

Loans on Bank Stock are—Bank of Commerce, \$20,000; Exchange, 9,000; Cochituate, 10,000; Naumkeag, 5,000; Commercial, 5,000. Deposit in Bank bearing interest is in Cambridge, Cambridgeport, \$22,050. Loan on Railroad Stock is on 13 shares Fitchburg, \$1,000.

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY

AND AMESBURY.—The Public Funds owned are Massachusetts 5 per cent. Scrip, \$2,000. The Bank Stock is owned in the following Banks, viz.:— Powow River, \$5,000; Bay State, 6,300; Railroad, 3,150; Merchants', Boston, 5,600; Union, 2,500; Globe, 2,500; Suffolk, 1,000; Boston, 2,150; Columbian, 1,690; State, 3,120; Atlantic, 500; Bank of Commerce, 6,000; Atlas, 2,300; Faneuil Hall, 1,300; Tremont, 3,100; Shoe and Leather Dealers', 2,570; Traders', 800; Grocers', 4,085; Granville, 1,200; Exchange, 2,100; Shawmut, 2,500; Webster, 4,000; City, 1,000; Blackstone, 4,400; Eagle, 3,900. Loan on Bank Stock is 50 shares Howard Banking Company, \$4,300.

INSTITUTION FOR SAVINGS IN CAMBRIDGE.—The Bank Stock is owned as follows:—Cambridge, \$632; Charles River, 2,526; Bank of Commerce, 8,090. Loans on Bank Stock are—25 shares New England Bank, 2,000; 20 shares Fitchburg, 1,500; 50 shares Exchange, and 20 shares Bank of Commerce, 6,000.

INSTITUTION FOR SAVINGS IN CAMBRIDGEPORT.—The Bank Stock is owned as follows:—Webster Bank, \$2,525; Eliot, 1,980; Cambridge City, 5,004 17.

Loan on Bank Stock is on 23 shares Cambridge City, \$2,050. Deposit in Bank bearing interest is in Cambridge, Cambridgeport, \$315 33. Loan on Railroad Stock is on 13 shares Fitchburg, \$1,000.

INSTITUTION FOR SAVINGS,

	CHARLESTOWN.	CONCORD.	FRAMINGHAM.		LOWELL.
	Warren Institution for Savings.	Middlesex Institution for Savings.	Framingham Savings Bank.	City Institution for Savings.	Lowell Institution for Savings.
Number of Depositors,	• • •	2,639	1,744	469	2,968
Amount of Deposits,	• • •	\$513,138 63	\$394,742 03	\$85,027 27	\$635,305 61
Public Funds,	• • •	— — —	— — —	— — —	— — —
Loans on Public Funds,	• • •	— — —	— — —	— — —	— — —
Bank Stock, .	• • •	40,900 50	128,200 00	10,400 00	148,900 00
Loans on Bank Stock, .	• • •	4,375 00	5,900 00	15,100 00	47,700 00
Deposits in Banks, bearing interest,	• • •	— — —	— — —	— — —	— — —
Railroad Stock, .	• • •	— — —	— — —	— — —	— — —
Loans on Railroad Stock,	• • •	10,600 00	15,550 00	1,000 00	— —
Invested in Real Estate,	• • •	— — —	— — —	— — —	— — —
Loans in Mortgage of Real Estate,	• • •	339,550 00	168,690 00	16,686 50	152,920 00
Loans to County, or Town, .	• • •	15,000 00	76,700 00	18,850 00	86,000 00
Loans on Personal Security,	• • •	90,700 00	17,390 00	22,200 00	169,200 00

Cash on Hand,	.	.	.	.	.	.	27	80 23
Rate, and amount of ordinary Dividend, for last year,	.	.	.	.	.	.
Average annual per cent. of Dividends of last five years,	.	.	.	.	.	.
Annual Expenses of the Institution,	.	.	.	.	.	.

WARREN INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Atlantic, \$824; Bunker Hill, 7,752; City, 1,981; Eagle, 4,831; Granite, 2,351; Merchants' 7,358.5; Market, 2,765; Shoe and Leather Dealers', 5,233; Shawmut, 1,952; State, 1,815; Traders', 4,050. Loans on Bank Stock, as follows:—12 shares Railroad, \$700; 21 shares Railroad, and 4 shares Bunker Hill, 1,476; 30 shares Dedham, 2,200. Loan on Railroad Stock is 127 shares Fitchburg, \$10,600.

MIDDLESEX INSTITUTION FOR SAVINGS.—The Bank Stock owned is in the following Banks:—National, \$5,000; Webster, 10,000; Howard Banking Company, 5,000; Merchants', 16,000; City, 8,400; State, 6,000; Eagle 10,000; Columbian, 2,000; Hamilton, 1,400; Granite, 2,500; Shoe and Leather Dealers', 10,000; Traders', 1,500; Bank of Commerce, 13,300; Tremont, 6,200; Grocers', 2,500; Bank of North America, 7,500; Shawmut, 1,000; Faneuil Hall, 5,000; Eliot, 5,000; Concord, 8,500; Lowell, 900; Framingham, 500. Loans on Bank Stock are on 10 shares Plymouth Bank, \$900; 55 shares Bank of Commerce, 5,000.

Loans on Railroad Stock are—3) shares Peterborough and Shirley, \$2,250; 10 shares Western, 500; 33 shares Boston and Worcester, 2,500; 11.5 shares Fitchburg, 10,300.

FRAMINGHAM SAVINGS BANK.—The Bank Stock is owned as follows:—Eliot, \$1,500; Grocers', 1,670; Framingham, 2,030; Bank of Commerce, 1,500; Merchants', 1,330; Traders', 1,000; Webster, 1,500. Loans on Bank Stock are as follows:—Traders', \$900; Exchange, 900;

Cash on Hand,	.	.	.	.	.	.	16	12,313 04
Rate, and amount of ordinary Dividend, for last year,	.	.	.	.	.	.
Average annual per cent. of Dividends of last five years,	.	.	.	.	.	.
Annual Expenses of the Institution,	.	.	.	.	.	.

Cash on Hand,	.	.	.	.	.	.	77	2,563 77
Rate, and amount of ordinary Dividend, for last year,	.	.	.	.	.	.
Average annual per cent. of Dividends of last five years,	.	.	.	.	.	.
Annual Expenses of the Institution,	.	.	.	.	.	.

CITY INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Appleton, \$15,000; Prescott, 15,300; Railroad, 900; Tremont, 12,700; Granite, 5,000; Exchange, 5,000; Granite, 1,000; Boylston, 2,000; Shawmut, 1,000; Blackstone, 7,000; Bay State, 2,500; Bank of Commerce, 29,000; Bank of North America, 20,000; National Bank, 10,000; Eliot, 5,000; Howard Banking Company, 3,000; Webster, 5,000; Wamasset, 2,500. Loans on Bank Stock are—219 shares Appleton, \$19,200; 60 shares Cochituate, 5,000; 37 shares Prescott, and 25 shares Railroad, 5,000; 209 shares Exchange, 18,500. Deposit bearing interest is in the Bank of Commerce, \$60,000.

LOWELL INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Eagle, \$37,540; Lowell, 16,300; Globe, 15,000; New England, 14,600; State, 12,960; City, 12,000; Hamilton, 12,000; Market, 9,100; Railroad, 5,100; Bunker Hill, 4,500; Boston, 4,600; Concord, 3,000; Traders', 14,100; Granite, 21,600; Bank of Commerce, 23,000; Tremont, 5,000; Bank of North America, 20,000.

Loans on Bank Stock are—\$19,000 on 21,400 Bank of Commerce; \$9,000 on 11,400 Lowell Bank; \$5,000 on 5,600 Grocers' Bank. Deposits in Banks bearing interest are—City, \$100,000; Traders', 50,000; Grocers', 4,000; Bank of Commerce, 44,000.

INSTITUTIONS FOR SAVINGS,

	NEWTON.	WALTHAM.	CLINTON.	FITCHBURG.	LANCASTER.
	Institution for Savings in the town of New- ton.	Waltham Savings Bank.	Clinton Savings Bank.	Fitchburg Savings Bank.	Lancaster Savings Bank.
Number of Depositors,	• • •	117	92	81	1,474
Amount of Deposits,	• • •	\$7,853 67	\$11,571 75	\$8,461 04	\$243,738 50
Public Funds,	• • •	— — —	— — —	— — —	2,000 00
Loans on Public Funds,	• • •	— — —	— — —	— — —	— — —
Bank Stock,	• • •	1,500 00	— — —	— — —	47,000 00
Loans on Bank Stock,	• • •	— — —	— — —	— — —	3,690 00
Deposits in Banks, bearing interest,	• • •	— — —	— — —	— — —	— — —
Railroad Stock,	• • •	— — —	— — —	— — —	— — —
Loans on Railroad Stock,	• • •	— — —	— — —	— — —	600 00
Invested in Real Estate,	• • •	— — —	— — —	— — —	— — —
Loans in Mortgage of Real Estate,	• •	5,993 00	8,291 80	1,550 00	127,425 00
Loans to County, or Town,	• •	— —	— —	1,000 00	18,650 00
Loans on Personal Security,	• •	1,300 00	— —	2,100 00	53,425 00
					37,775 00

Cash on Hand,	.	.	.	.	.	1,167 23	3,595 91	3,938 39	882 07	4,377 35
Rate and amount of ordinary Dividend, for last year,	.	.	.	.	.	4 per cent. 269 55	In operation less than a year.	4½ per cent. 198 94	5 per cent. 7,730 52	4 per cent. 2,941 04
Average annual per cent. of Dividends, of last five years,	.	.	.	.	.	6 per cent.	—	In operation less than 5 years.	6½ per cent.	To July, 1850, 8½ per ct. per ann. Since then, 4 per cent. per annum.
Annual Expenses of the Institution,	.	.	.	.	.	30 00	—	50 87	350 00	218 79

INSTITUTION FOR SAVINGS IN THE TOWN OF NEWTON.—The Bank Stock is owned as follows:—Newton Bank, \$900; Bank of Brighton, 600. WALTHAM SAVINGS BANK.—In operation less than one year.

CLINTON SAVINGS BANK.—No Public Funds, or Bank Stock.

FITCHBURG SAVINGS BANK.—Public Funds, is amount loaned to Commonwealth, \$2,000. The Bank Stock is owned as follows:—Fitchburg, \$8,000; Rollstone,

4,000; Merchants', Boston, 10,000; Webster, 5,000; National, 10,000; Howard Banking Company, 10,000. Loan on Bank Stock is on 41 shares Fitchburg Bank, \$3,690.

LANCASTER SAVINGS BANK.—The Bank Stock is owned as follows:—Lancaster, \$1,200; Bank of Commerce, 4,000; Grocers', 700. Loan on Bank Stock is on Lancaster Bank, \$7,750.

Loan on Railroad Stock is on Boston and Worcester, \$600. Loans to County or Town are, to Town of Clinton, \$1,000; Lancaster, 3,100.

INSTITUTION FOR SAVINGS,

	MILFORD.	SOUTHBRIDGE.	WORCESTER.	NORTHAMPTON.
	Milford Savings Bank.	Southbridge Savings Bank.	Worcester County Institution for Savings.	Worcester Mechanics' Savings Bank.
Number of Depositors,	243	310	8,902	1,190
Amount of Deposits,	\$24,790 10	\$36,566 33	\$1,667,044 39	\$214,455 66
Public Funds,	- - -	- - -	62,700 00	- - -
Loans on Public Funds,	- - -	- - -	- - -	- - -
Bank Stock,	717 50	3,844 00	258,720 00	16,200 00
Loans on Bank Stock,	9,150 00	5,670 00	27,550 00	26,330 00
Deposits in Banks, bearing interest,	- - -	- - -	- - -	- - -
Railroad Stock,	- - -	- - -	- - -	- - -
Loans on Railroad Stock,	- - -	- - -	- - -	- - -
Invested in Real Estate,	- - -	- - -	- - -	- - -
Loans in Mortgage of Real Estate,	7,216 00	8,300 00	828,524 33	81,400 00
Loans to County, or Town,	- - -	5,761 51	176,323 51	1,200 00
Loans on Personal Security,	6,550 00	11,550 00	285,182 21	76,260 44
				313 \$38,103 09
				1,609 13
				990 00
				19,547 52
				- - -
				14,806 63

Cash on Hand,	1,064 50	2,065 00	£912 85	14,676 41	1,156 27
Rate and amount of ordinary Dividend, for last year,	4½ per cent., 499 84	4 per cent., 879 70	5 per cent., 63117 63	5 per cent., 1,457 59	5 per cent., 1,457 59
Average annual per cent. of Dividends, of last five years,	Less than 5 yrs.	8 per cent.	7½ per cent.	In operation less than 5 years.	7 per cent.
Annual Expenses of the Institution,	100 00	59 00	3,763 74	315 55	107 22

MILFORD SAVINGS BANK.—The Bank Stock owned is as follows:—
shares Milford Bank, \$717 50.
Loan on Bank Stock is on Milford Bank, \$9,150.

SOUTHBRIDGE SAVINGS BANK.—The Bank Stock is owned as follows:—
New England, Boston, 7 shares; Merchants, 10 shares; Washington, 12 shares; Southbridge, 10 shares.
Loan on Bank Stock is on 63 shares Southbridge Bank, £5,670.

WORCESTER COUNTY INSTITUTION FOR SAVINGS.—The Public Funds owned, are—United States Stock, £62,700. The Bank Stock is owned in the following Banks, viz.:—Athantic, 5,400; Atlas, 6,510; Boston, 1,650; City, 19,500; Cochituate, 4,000; Exchange, 2,000; Granite, 10,900; Grocers, 6,000; Hamilton, 10,000; Massachusetts, 9,400; Merchants, 16,000; National, 10,000; New England, 8,900; North, 3,010; State, 3,120; Shawmut, 5,000; Traders, 1,500; Union, 1,000; Washington, 3,000; Webster, 9,300; Blackstone, Uxbridge, 1,000; Citizens' 21,800; Central, 16,000; Mechanics', 7,000; Quinsigamond, 11,000; Worcester, 34,200; Fitchburg, 4,100; Lancaster, 1,530; Leicester, 3,000; Millbury, 5,050; Oxford, 3,300; Southbridge, 2,500.

Loans on Bank Stock, as follows:—\$900 on 1,000 Lancaster; 500 on 1,200 Central; 1,000 on 1,10 do; 100 on 500 Southbridge; 900 on 1,000 Quinsigamond; 1,200 on 1,500 Oxford; 8,200 on 11,000 Leicester; 600 on 800 Sudfolks; 1,000 on 1,100 Central; 2,000 on 1,300 Quinsigamond and 1,100 Worcester; 1,800 on 2,000 Mechanics'; 9,000 on 10,000 Quinsigamond.

WORCESTER MECHANICS' SAVINGS BANK.—The Bank Stock is owned as follows:—Bank of Commerce, \$7,000; Worcester, 4,500; Mechanics', 2,500; Central, 1,200; Quinsigamond, 1,000.
Loans on Bank Stock are, on Blackstone Bank, Uxbridge, \$900; Mechanics', 25,430.
Commenced operations July, 1831.

NORTHAMPTON INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Merchants' Bank, \$113 25; Exchange, 110 50; Bank of North America, 134; Traders', 21 5; Bank of Commerce, 435; Holyoke, 300; Expense, \$1 88.
Loan on Bank Stock is on the Holyoke, \$900.

INSTITUTIONS FOR SAVINGS,

	WARE.		SPRINGFIELD.		WESTFIELD.		GREENFIELD.
	Ware Savings Bank.	Hampden Savings Bank.	Springfield Institution for Savings.	Westfield Savings Bank.			Franklin Savings Institution.
Number of Depositors,	424	284	2,627	81		1,178	
Amount of Deposits,	\$60,399 49	\$49,352 15	\$560,270 64	6,208 83		\$241,105 13	
Public Funds,	- - -	- - -	- - -	- - -		- - -	
Loans on Public Funds,	- - -	- - -	- - -	- - -		- - -	
Bank Stock,	10,807 50	13,380 00	151,123 50	1,833 83		48,520 25	
Loans on Bank Stock,	2,900 00	1,000 00	28,400 00	2,000 00		8,700 00	
Deposits in Banks, bearing interest,	- - -	- - -	- - -	- - -		5,000 00	
Railroad Stock,	- - -	- - -	- - -	- - -		- - -	
Loans on Railroad Stock,	- - -	- - -	- - -	- - -		- - -	
Invested in Real Estate,	- - -	- - -	- - -	- - -		- - -	
Loans in Mortgage of Real Estate,	16,850 00	14,925 00	201,687 06	1,000 00		86,258 00	
Loans to County, or Town,	7,800 00	400 00	15,808 79	- -		9,050 00	
Loans on Personal Security,	22,163 00	18,280 00	169,881 45	1,375 00		83,798 30	

Cash on Hand,	.	.	.	.	.	.	301 72	1,836 21	1,075 56	—	—	—	—	4,475 27
Rate and amount of ordinary Dividend, for last year,	.	.	.	.	.	.	5 per cent. 1,521 48	5 per cent. 991 76	5 per cent.	In operation less than 1 year.	5 per cent., 9,166 82	5 per cent., 9,166 82	5 per cent.	
Average annual per cent. of Dividends, of last five years,	.	.	.	.	.	.	In operation less than 5 years. 131 81	In operation less than 5 years. 150 00	3 yrs 5 per ct, and 2 yrs 4. 1,317 81	—	—	7 per cent.	7 per cent.	
12 Annual Expenses of the Institution,	.	.	.	.	.	.								267 68

WARE SAVINGS BANK.—The Bank Stock is owned as follows:—Hampshire Manufacturers' Bank, \$2,627 50; Bank of North America, 3,033; Granite, 5,151.

Loans on Bank Stock are, on 25 shares Hampshire Manufacturers' Bank, \$2,000; 10 shares Exchange, 900.

HAMPDEN SAVINGS BANK.—The Bank Stock is owned as follows:—Merchants', Boston, \$1,810; Hadley Falls, 1,419; Cabot, 2,130.

Loan on Bank Stock is on 6 shares John Hancock and 5 shares Chicopee, \$1,000 on 1,100.

SPRINGFIELD INSTITUTION FOR SAVINGS.—The Bank Stock owned is as follows:—Springfield, \$8,610; Chicopee, 1,000; Shawmut, 6,100; State 10-200; Hamilton, 6,100; City, 11,500; North, 10,000; Tremont, 6,200; Cabot, 8,000; Traders', 11,400; Atlantic, 2,500; Bank of Commerce, 13,300; Bank of North America, 15,000; Boston, 750; Grocers', 6,600; Exchange, 2,000; Granite, 11,000; Merchants', 6,900; Atlas, 7,600; Howard, 2,273 50; Washington, 1,100.

Loans on Bank Stock are as follows:—Springfield, \$5,000; Chicopee, 459; Western, 1,000; Northampton, 2,250; Exchange, 2,200; Bank of Commerce, 15,000; Traders', 2,250.

WESTFIELD SAVINGS BANK.—The Bank Stock consists of seventeen shares in the Westfield Bank, \$1,833 82.

Loan on Bank Stock is on 23 shares Westfield Bank, \$2,000. Commenced business on the 1st day of July, 1853.

FRANKLIN SAVINGS INSTITUTION.—The Bank Stock owned is in the following Banks, viz.—Webster, \$10,062 50; Bank of Commerce, 2,810; Traders', 1,678 75; Bank of North America, 3,618 75; Faneuil Hall, 5,070 25; Merchants', 7,350.

Loan on Bank Stock is on 101 shares Greenfield and 5 shares Webster, \$8,709.

Deposit bearing interest is in Greenfield Bank, \$5,000.

INSTITUTIONS FOR SAVINGS,

	ADAMS.	LEE.	PITTSFIELD.	CANTON.	COHASSET.
	North Adams Savings Bank.	Lee Savings Bank.	Berkshire County Savings Bank.	Institution for Savings in Canton.	Cohasset Savings Bank.
Number of Depositors,	• • •	•	128	177	469
Amount of Deposits,	• • •	•	\$22,690 60	\$20,058 62	\$77,525 20
Public Funds,	• • •	•	— —	— —	— —
Loans on Public Funds,	• • •	•	— —	— —	— —
Bank Stock,	• • •	•	4,500 00	5,297 00	33,050 00
Loans on Bank Stock,	• • •	•	— —	— —	— —
Deposits in Banks, bearing interest,	• •	•	10,000 00	— —	— —
Railroad Stock,	• •	•	— —	— —	— —
Loans on Railroad Stock,	• •	•	— —	— —	— —
Invested in Real Estate,	• •	•	— —	— —	— —
Loans in Mortgage of Real Estate,	• •	•	— —	— —	— —
Loans to County, or Town,	• •	•	1,734 85	3,000 00	5,650 00
Loans on Personal Security,	• •	•	6,572 72	11,013 62	36,105 00
					13,915 00
					255
					\$49,848 48

Cash on Hand,	.	.	.	.	.	.	.	60 20	-	-	918 73	541 73	464 56
Rate and amount of ordinary Dividend, for last year,	.	.	.	.	.	.	.	5 per cent.	5 per cent., 216 12	5 per cent., 2,288 15	4 per cent., 1,491 67	5 per cent., 1,782 11	
Average annual per cent. of Dividends, of last five years,	.	.	.	.	.	.	.	In operation less than 5 yrs.	Less than 5 yrs. in operation.	7 per cent.	7 per cent.	7 $\frac{4}{10}$ per cent.	
Annual Expenses of the Institution,	.	.	.	.	.	.	.	50 00	171 21	230 33	200 40	113 87	

NORTH ADAMS SAVINGS BANK.—The Bank Stock owned is 45 shares in Adams Bank, \$4,600. Deposit bearing interest is in Adams Bank, \$10,000.

LEE SAVINGS BANK.—The Bank Stock owned is in the Lee Bank, \$5,297. Loan to Town of Lee, \$3,000.

BERKSHIRE COUNTY SAVINGS BANK.—The Bank Stock is owned as follows:—Bank of Commerce, \$8,000; Webster, 3,600; Lee, 11,700; Cabot, 6,000; Pittsfield, 2,000. Loans to County or Town includes \$650 to Pittsfield Fire District.

InSTITUTION FOR SAVINGS IN CANTON.—The Bank Stock is owned as follows:—32 shares Neponset, \$3,200; 15 shares North, 1,500; 5 shares Market, 350.
The Loan to County or Town is to Town of Stoughton, \$2,900.

COHASSET SAVINGS BANK.—The Bank Stock is owned as follows:—State Bank, \$480; Tremont, 1,400; Washington, 1,030; North, 500; Grocers', \$80; Union, 1,500; Merchants', 1,700; Columbian, 900; Shawmut, 500; City, 1,100; Traders', 1,500; Bank of Commerce, 2,800.

INSTITUTIONS FOR SAVINGS,

	DEDHAM.	DORCHESTER.	QUINCY.	RANDOLPH.	ROXBURY.
	Dedham Institution for Savings.	Dorchester Savings Bank.	Quincy Savings Bank.	Randolph Savings Bank.	Institution for Savings in Roxbury and vi- cinity.
Number of Depositors,	2,126	98	733	85	1,266
Amount of Deposits,	\$443,272 83	\$8,941 00	\$129,828 98	\$6,513 71	\$233,077 18
Public Funds,	- - -	- - -	- - -	- - -	- - -
Loans on Public Funds,	- - -	- - -	- - -	- - -	- - -
Bank Stock,	25,416 50	1,620 00	20,900 00	4,196 00	30,961 35
Loans on Bank Stock,	42,600 00	3,400 00	800 00	- -	9,050 00
Deposits in Banks, bearing interest,	- - -	- - -	- - -	- - -	- - -
Railroad Stock,	- - -	- - -	- - -	- - -	- - -
Loans on Railroad Stock,	3,650 00	- -	- -	- -	9,650 00
Invested in Real Estate,	- - -	- - -	- - -	- - -	9,989 75
Loans in Mortgage of Real Estate,	278,797 24	- -	81,800 00	- -	38,458 34
Loans to County, or Town,	34,351 97	3,525 00	6,722 47	- -	27,501 16
Loans on Personal Security,	50,313 40	- -	20,292 10	1,350 00	102,900 00

Cash on Hand,	•	•	•	•	•	14,919 27	363 50	323 88	1,024 62	5,266 58
Rate and amount of ordinary Dividend, for last year, •	•	•	•	•	•	4 per cent. 14,696 45	—	5 per cent. 5,354 40	4 per cent. 144 18	4 per cent. 7,082 63
Average annual per cent of Dividends, of last five years, •	•	•	•	•	•	6 $\frac{92}{100}$ per cent.	—	6 $\frac{8}{10}$ per cent.	In operation less than 5 years. 355 00	7 $\frac{1}{4}$ per cent. 100 00
Annual expenses of the Institution,	•	•	•	•	•	910 57	—	—	—	1,200 00

DEDHAM SAVINGS INSTITUTION.—The Bank Stock is owned as follows:—
126 shares Dedham, \$12,987 53; 120 shares People's 5,930; 23 shares State, 1,451 50; 18 shares Merchants' 1,820; 15 shares Traders' 1,442 50; 10 shares Globe, 1,065; 6 shares Union, 620.
Loans on Bank Stock are, on 34 shares Dedham Bank, \$2,990; 89 shares Shawmut, \$400; 201 shares Cochituate, 17,500; 60 shares Exchange, 5,400; 18 shares Traders' and 5 shares Athas, 2,000; 20 shares Shoe and Leather Dales' 1,800; 58 shares Freeman's, 5,000.
Loan on Railroad Stock is on 43 shares Fitchburg, \$3,650.

DORCHESTER SAVINGS BANK.—The Bank Stock is owned as follows:—
10 shares State Bank, 5 shares Atlas Bar'k; 5 shares Blue Hill Bank, \$1,620.
Loan on Bank Stock is in Mattapan Bank, \$3,400.
Loan to County or Town is to Town of Dorchester, \$3,525.
Charter accepted May 16, and first deposit received June 13, 1853.

QUINCY SAVINGS BANK.—Name of Bank in which Stock is owned not given. Amount, \$20,910.

Loan on Bank Stock is on Quincy Stone Bank, \$800.

RANDOLPH SAVINGS BANK.—Bank Stock is owned as follows:—Blackstone, Boston, \$2,186; Traders', 416 25; Grocers', 1,513 75.

INSTRUCTION FOR SAVINGS IN ROXBURY AND VICTORY.—The Bank Stock is owned as follows:—20 shares Traders', \$1,970; 25 shares Market, 1,750; 146 shares People's, 7,310; 68 shares North, 5,652 25; 34 shares State, 2,010 10; 66 shares Washington, 6,579; 20 shares Atlas, 2,000; 39 shares Granite, 3,400.

Loans on Bank Stock as follows:—On 36 shares Agricultural Bank, \$3,000; 15 shares Exchange, 1,357; 109 shares People's, 4,700.
Loan on Railroad Stock, is on 119 shares Boston and Worcester, \$9,650.
Loans to County or Town are, to Roxbury, \$55,000; Hopkinton, 2,501 16.

INSTITUTIONS FOR SAVINGS,

	WEYMOUTH.	FAIRHAVEN.	FALL RIVER.	NEW BEDFORD.	TAUNTON.
	Weymouth and Braintree Institution for Savings.	Fairhaven Institution for Savings.	Fall River Institution for Savings.	New Bedford Institution for Savings.	Bristol County Savings Bank.
Number of Depositors,	759	485	4,447	5,113	1,490
Amount of Deposits,	\$135,567 53	\$153,797 62	\$1,297,312 92	\$1,313,362 86	\$321,159 13
Public Funds,	- - -	- - -	- - -	59,000 00	- - -
Loans on Public Funds,	- - -	- - -	- - -	- - -	- - -
Bank Stock,	8,400 00	77,300 00	294,562 50	553,080 00	45,854 00
Loans on Bank Stock,	- - -	700 00	- - -	8,350 00	1,100 00
Deposits in Banks, bearing interest,	- - -	- - -	- - -	19,334 16	- - -
Railroad Stock,	- - -	- - -	- - -	- - -	- - -
Loans on Railroad Stock,	- - -	- - -	- - -	26,000 00	1,682 00
Invested in Real Estate,	- - -	- - -	- - -	12,000 00	1,918 05
Loans in Mortgage of Real Estate,	99,989 50	5,426 54	254,020 00	34,500 00	136,916 97
Loans to County, or Town,	- - -	2,000 00	6,650 00	82,820 50	15,800 00
Loans on Personal Security,	31,229 00	71,685 58	738,324 42	607,850 05	134,315 00

Cash on Hand,	•	•	•	•	•	•	1,362 62	6,148 74	3,756 00	11,400 10
Rate and amount of ordinary Dividend, for last year,	•	•	•	•	•	•	5 per cent., 5,351 11	5 $\frac{3}{4}$ per cent., 6,727 89	7 per cent., 81,137 23	5 per cent., 58,687 68
Average annual per cent. of Dividends, of last five years,	•	•	•	•	•	•	6 $\frac{3}{10}$ per cent.	5 $\frac{1}{2}$ per cent.	6 $\frac{1}{3}$ per cent.	5 per cent.
Annual Expenses of the Institution,	•	•	•	•	•	•	150 00	500 00	2,206 37	1,789 82

WEYMOUTH AND BRAINTREE INSTITUTION FOR SAVINGS.—The Bank Stock owned is as follows:—60 shares Union Bank of Weymouth and Braintree; 12 shares North, Boston; 12 shares Merchants', Boston, \$8,410.

FAIRHAVEN INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Fairhaven Bank, \$21,500; Bank of Commerce, \$6,600; Fremont, 6,200; Merchants' 3,200; Webster, 5,000; Bedford Commercial Bank, \$9,900; Merchants' New Bedford, 2,300; Webster, 3,600; Mechanics', 300. Loan on Bank Stock is on Fairhaven Bank, \$700. Loan to County or Town is to Town of Fairhaven, \$2,000.

FALL RIVER INSTITUTION FOR SAVINGS.—The Bank Stock owned is in the following Banks, viz:—60 shares Fall River, \$2,6250; 300 shares Massasoit, 30,000; 230 shares Marine, New Bedford, 25,000; 250 shares Bedford Commercial, 25,000; 132 shares Merchants', New Bedford, 13,200; 35 shares Bank of Commerce, 33,500; 300 shares bank of North America, 30,400; 200 shares Faneuil Hall, 20,400; 250 shares Merchants', Boston, 26,000; 166 shares Grocers', 16,600; 100 shares Washington, 10,000; 125 shares Webster, 12,500.

NEW BEDFORD INSTITUTION FOR SAVINGS.—The Public Funds owned are—Massachusetts 5 per cent., \$13,000; City of Boston 6 per cent., 21,000; City Banks, viz:—Bedford Commercial, \$75,000; Merchants', New Bedford, 100,000; Marine, 100,000; Mechanics', 8,100; Fall River, 17,500; Fairhaven, 3,000; Railroad, 6,750; Exchange, Boston, 4,000; Bank of Commerce, 40,000;

Granite, 21,000; Grocers', \$300; Washington, 10,000; Hamilton, 5,500; Bank of North America, 15,000; Massachusetts, 20,250; Eagle, 10,500; Shawmut, 1,200; City, 2,700; Traders', 8,000; Merchants', 3,600; Columbian, 12,600; Tremont, 25,000; Union, 2,400; North, 14,300; Atlas, 12,000; State, 7,350; Webster, 10,000.	Deposits in Banks bearing interest—Merchants', New Bedford, \$6,861 39; Marine, 5,901 37; Bedford Commercial, 6,571 40.
Loans on Railroad Stock are—6 shares New Bedford and Taunton, \$3,800; and 10 shares Fitchburg, 200; Bond of Western Railroad, 15,000; Bond of Androscoggin and Kennebec, 7,000.	Loans on Railroad Stock are—6 shares New Bedford and Taunton, \$3,800; and 10 shares Fitchburg, 200; Bond of Western Railroad, 15,000; Bond of Androscoggin and Kennebec, 7,000.
In 1849 an extra dividend of 1 per cent. per annum was made for 11 years previous.	In 1849 an extra dividend of 1 per cent. per annum was made for 11 years previous.
Shares Mechanics', 5 shares New Bedford and Taunton Railroad, 3,000.	Shares Mechanics', 5 shares New Bedford and Taunton Railroad, 3,000.
BRISTOL COUNTY SAVINGS BANK.—The Bank Stock is owned as follows:	BRISTOL COUNTY SAVINGS BANK.—The Bank Stock is owned as follows:

—Merchants', Taunton, \$21,054; National, 10,000; Fairhaven, 2,100.

—Bristol County, 2,700; Webster, 10,000;

—Loans on Bank Stock—8 shares Bristol County, 4 shares Machinists', \$1,100.

—Loan on Railroad Stock, is on 20 shares Taunton Branch, \$1,682.

—Loans to County or Town are to Town of Taunton, \$5,800; County of Bristol, 10,000.

INSTITUTIONS FOR SAVINGS,

ABINGTON.	HINCHAM.	N. BRIDGEWATER.	PLYMOUTH.	SCIUTATE.
Abington Savings Bank.	Hincham Institution for Savings.	North Bridgewater Savings Bank.	Plymouth Savings Bank.	Selctuate Savings Bank.
Number of Depositors,	67	1,739	251	3,467
Amount of Deposits,	\$7,394 00	\$320,133 57	\$34,700 99	\$608,056 88
Public Funds,	- - -	3,000 00	- - -	47,172 50
Loans on Public Funds,	- - -	- - -	- - -	- - -
Bank Stock,	4,221 00	88,920 00	4,316 25	219,605 50
Loans on Bank Stock,	- - -	68,145 00	- - -	44,460 00
Deposits in Banks, bearing interest,	- - -	- - -	12,531 53	- - -
Railroad Stock,	- - -	- - -	- - -	- - -
Loans on Railroad Stock,	- - -	4,600 00	- - -	- - -
Invested in Real Estate,	- - -	- - -	2,694 40	- - -
Loans in Mortgage of Real Estate,	1,900 00	221,407 00	4,100 00	128,063 33
Loans to County or Town,	- - -	7,000 00	500 00	36,314 90
Loans on Personal Security,	- - -	4,216 00	15,549 00	147,536 65

Cash on Hand,	.	.	.	.	.	.	1,244 22	4,674 34	1,058 20	2,156 87	53 59
Rate and amount of ordinary Dividend, for last year,	.	.	.	.	.	.	-	-	5 per cent., 16,702 55	5 per cent., 26,560 63	5 per cent., 428 48
Average annual per cent. of Dividends, of last five years,	.	.	.	.	.	.	In operation less than 1 year.	$7\frac{2}{10}\%$ per cent.	In operation less than 5 years. 213 00	6 per cent. 1,388 85	In operation less than 5 years. 12 00
13 Annual Expenses of the Institution,	.	.	.	.	.	.	-	605 92	-	-	-

ABINGTON SAVINGS BANK. — The Bank Stock owned is — 15 shares National, \$1,500; 10 shares Grocers, 1,000; 10 shares Howard Banking Company, 1,000; 7 shares Abington, 721. Commenced operations, May 10, 1853.

HINGHAM INSTITUTION FOR SAVINGS. — The public funds are — City of Boston, \$3,000. The Bank Stock owned is as follows: — Merchants', \$10,000; Atlas, 900; Granite, 5,000; Hamilton, 2,300; Market, 2,320; City, 3,200; Globe, 3,000; Tremont, 5,000; Shoe and Leather Dealers', 5,000; State, 2,400; Union, 5,000; Webster, 2,500; Suffolk, 1,500; Eagle, 7,000; New England, 2,000; Bank of Commerce, 11,000; Bank of North America, 6,000; Hingham, 10,500; Weymouth and Braintree, 2,100; Abington, 1,500; Loans on Bank Stock are on 60 shares Mechanics' Bank, \$5,350; Exchange, 145 shares, 12,350; Granite, 78 shares, 7,000; 40 shares Grocers', 3,530; 100 shares Freeman's, 9,000; Bank of Commerce, 56 shares, 5,000; Webster, 1,26 shares, 11,330; Merchants', 33 shares, 2,970; Traders', 60 shares, 5,000; Hingham, 23 shares, 1,445; Cambridge Market, 30 shares, 2,700; Shoe and Leather Dealers', 15 shares, State, 10 shares, and Hamilton, 6 shares, 2,300.

Loan on Railroad Stock, is on 53 shares Fitchburg, \$4,600.

NORTH BRIDGEWATER SAVINGS BANK. — The Bank Stock is owned as follows: — Granite, Boston, \$2,510; Traders', 1,806 25.

PLYMOUTH SAVINGS BANK. — Public Funds owned are — United States 6 per cent. loan of 1846, \$7,000; Massachusetts 5 per cent. stock, 14,310; City of Boston 5 and 6 per cent., 20,362 50; City of Cambridge, 6 per cent., 5,000.

Bank Stock owned is, State Bank, 147 shares, \$8,820; Merchants', 267 shares, 26,700; Plymouth, 138 shares, 15,060; Old Colony, 102 shares, 11,016; Bristol County, 88 shares, 8,830; Hingham, 60 shares, 4,380; Waban, 20 shares, 1,680; Market, 93 shares, 6,925; Traders', 80 shares, 7,950; City, 81 shares, 7,700; Suffolk, 10 shares, 1,300; North, 8 shares, 720; Massachusetts, 20 shares, 4,787 50; Granite, 150 shares, 14,714; Tremont, 100 shares, 10,010; Atlantic, 24 shares, 2,315; Eagle, 11 shares, 1,070; Boston, 80 shares, 4,623; New England, 71 shares, 7,100; Boylston, 18 shares, 1,800; Exchange, 106 shares, 10,600; Abington, 15 shares, 1,500; Bank of Commerce, 141 shares, 14,400; Bank of North America, 90 shares, 9,000; Railroad Bank, 70 shares, 5,250; Globe, 10 shares, 10,000; Freeman's, 12 shares, 1,200; Shawmut, 40 shares, 4,000; Union, 85 shares, 8,500; Atlas, 73 shares, 7,300; Hamilton, 40 shares, 1,000; National, 30 shares, 3,000; Webster, 50 shares, 5,000.

Loans on Bank Stock — Plymouth, \$4,320; Old Colony, 6,530; Bristol County, 800; Blackstone, 900; National Bank, 900; Bank of Commerce, 6,100; Merchants', 1,930; Granite, 5,080; Shawmut, 500; Atlantic, 600; New England, 800; Cochituate, 4,500; Abington, 1,900; Boston, 900; Plymouth and Market Banks, 2,000; Plymouth and Boylston, 3,400; Exchange and New England, 1,900; Exchange and Blackstone, 1,300; Plymonth and Old Colony, 1,350.

Deposit bearing interest, is in Bank of Commerce, \$12,531 53.

SERRUATE SAVINGS BANK. — The Bank Stock is owned as follows: — 7 shares North Bank, Boston, \$700; 30 shares National, 3,000; 10 shares Merchants', 1,060.

INSTITUTIONS FOR SAVINGS,

	SOUTH SCITUATE.	WAREHAM.	BARNSTABLE.	PROVINCETOWN.	NANTUCKET.
	South Scituate Savings Bank.	Wareham Savings Bank.	Institution for Savings in Barnstable.	Seamen's Savings Bank.	Nantucket Institution for Savings.
Number of Depositors,	• • • •	875	752	1,081	51
Amount of Deposits,	• • • •	\$157,268 53	\$168,080 42	\$272,231 91	\$8,474 00
Public Funds,	• • • •	— —	— —	— —	— —
Loans on Public Funds,	• • • •	— —	— —	1,000 00	— —
Bank Stock,	• • • •	32,080 00	71,964 45	72,720 00	— —
Loans on Bank Stock,	• • • •	2,500 00	7,520 00	— —	— —
Deposits in Banks, bearing interest,	• • • •	— —	— —	— —	5,000 00
Railroad Stock,	• • • •	— —	— —	— —	— —
Loans on Railroad Stock,	• • • •	2,100 00	— —	— —	— —
Invested in Real Estate,	• • • •	2,000 00	— —	— —	3,000 00
Loans in Mortgage of Real Estate,	• • • •	99,446 47	6,250 00	53,794 00	— —
Loans to County, or Town,	• • • •	3,000 00	— —	1,000 00	2,400 00
Loans on Personal Security,	• • • •	16,656 99	78,075 90	150,515 00	2,792 80
					934
					254,239 20
					12,000 00
					— —
					45,600 00
					20,225 00

Cash on Hand,	.	.	.	.	.	1,257 89	12,419 09	800 39	3,167 81	2,318 56
Rate and amount of ordinary Dividend, for last year,	.	.	.	.	.	5 per cent., 6,986 51	6 per cent., 7,804 94	5½ per cent., 13,379 83	—	5 per cent., 10,776 17
Average annual per cent. of Dividends, of last five years,	.	.	.	.	.	6½ per cent.	6 per cent.	5½ per cent.	In operation less than 5 years.	5 per cent.
Annual Expenses of the Institution,	.	.				350 00	141 62	592 04	116 11	575 00

SOUTH SCITUATE SAVINGS BANK.—The Bank Stock owned is as follows:—3 shares Globe, 10 shares Hamilton, 10 shares Atlantic, 24 shares North, 11 shares Washington, 10 shares Union, 10 shares Weymouth and Braintree, 23 shares City, 28 shares Traders', 16 shares Eagle, 37 shares Granite, 20 shares Merchants', 16 shares Columbian, 10 shares New England, 27 shares Bank of Commerce, 10 shares Cochituate, 10 shares Howard Banking Company, 10 shares Webster—each \$100 per share; 27 shares State, at \$60 per share, 28 shares Hingham, at \$70 per share.
Loan on Bank Stock, is 2,500 on Grocers' Bank, \$2,800.
Loan on Railroad Stock, is on 24 shares Western Railroad, 2,100.

WAREHAM SAVINGS BANK.—The Bank Stock is owned as follows:—35 shares Webster Bank, \$3,500; 57 shares Grocers', 5,741 25; 35 shares Boylston, 3,731; 90 shares Granite, 9,115 75; 50 shares Eagle, 5,090 75; 60 shares Shawmut, 4,997 50; 50 shares City, 6,035; 116 shares Merchants', 12,230 35; 52 shares Bank of North America, 5,497 50; 65 shares Bank of Commerce, 6,525; 66 shares Shoe and Leather Dealers', 6,369 75; 15 shares Merchants', New Bedford 1,500; 21 shares Wareham, 2,030.
Loans on Bank Stock are, on 65 shares Grocers, \$5,000; 28 shares Tradesman's, Chelsea, 2,520.

INSTITUTION FOR SAVINGS IN BARNSTABLE.—The Loan on Public Funds is, United States, \$1,000. The Bank Stock is owned as follows:—Webster, \$3,500; Eliot, 5,000; Bay State, 2,000; Blackstone, 11,200; Bank of Commerce, 10,820; Tremont, 5,000; Bank of North America, 9,000; Merchants', 3,400; Atlantic, 3,000; City, 1,800; Market, 1,400; North Bank, 3,000; Shawmut, 2,000; Barnstable, 6,600; Old Colony, 3,000; Wareham, 2,000. The Loan to County or Town is to County of Barnstable, \$1,000.

SEAMEN'S SAVINGS BANK, PROVINCETOWN.—Commenced operations in April, 1852.

NANTUCKET INSTITUTION FOR SAVINGS.—The Public Funds are—City of Boston, \$12,000. The Bank Stock owned is as follows:—Pacific Bank, \$10,000; Merchants', New Bedford, 2,000; Bedford Commercial, 3,000; Bank of North America, 3,700; Faneuil Hall, 5,000; Bank of Commerce, 5,000; State, 2,700; Shoe and Leather Dealers', 5,000; Traders', 2,500; Union, 700; Webster, 5,000; Marine, New Bedford, 1,000. Loans on Bank Stock are, on Cochituate, \$10,000; Grocers', 6,000; Pacific, 4,225.
Deposit in Bank bearing interest, is in New England Bank, \$5,000.

A G G R E G A T E
O F
S I X T Y S A V I N G S B A N K S .

Number of Depositors,	117,405
Amount of Deposits,	\$23,416,392 73
Public Funds,	861,547 14
Loans on Public Funds,	1,000 00
Bank Stock,	5,407,453 40
Loans on Bank Stock,	722,205 00
Deposits, in Banks, bearing interest,	414,652 59
Railroad Stock,	130,621 25
Loans on Railroad Stock,	239,377 10
Invested in Real Estate,	106,896 11
Loans in Mortgage of Real Estate,	7,262,306 48
Loans to County, or Town,	2,152,694 29
Loans on Personal Security,	6,292,800 07
Cash on Hand,	311,552 10
Rate and amount of ordinary Dividend, for last year, Average annual per cent. of Dividends, of last five years,	4 ⁷ ₁ ^s ₀ Amount, 845,688 71 6 ⁶ ₀ ₉ ₀
Annual Expenses of the Institutions,	59,071 27

REMARKS.

THE Returns from the Framingham, Worcester Mechanics', North Adams, North Bridgewater, Danvers, and Springfield Institutions, state the rate, but not the amount of their ordinary dividends.

The following Savings Banks have not been in operation five years, viz.:— East Boston, Danvers, Cambridgeport, Clinton, Milford, Worcester Mechanics', Ware, North Adams, Lee, Dorchester, Randolph, Scituate, Seaman's, Provincetown, North Bridgewater, Waltham, and Hampden.

The following new Savings Banks were chartered at the last session of the Legislature, viz.:—

Abington, at Abington.	Rockport, at Rockport.
Cambridgeport, at Cambridgeport.	Waltham, at Waltham.
Dorchester, at Dorchester.	Westfield, at Westfield.

The Framingham Savings Bank made an extra dividend of 4 per cent. in 1851, for the five years previous. The Lancaster Savings Bank return an annual average per cent. of dividends for the last five years, of $8\frac{1}{2}$ and 4 per cent.

The expenses of the Provincetown Institution for Savings, are for the whole time since its organization—eighteen months.

The Springfield Institution for Savings, returned an average dividend for the last five years, of 5 per cent. for three years, and 4 per cent. for two years.

The dividends for the last five years, are calculated on the deposits in forty-one Banks.

The dividends for the past year are calculated on the deposits in forty-eight Banks.

The following Table shows the AGGREGATE of fifty-three Savings Banks, in 1852.

Number of Depositors,	97,353
Amount of Deposits,	\$18,401,307 86
Public Funds,	1,176,917 29
Loans on Public Funds,	7,650 00
Bank Stock,	3,555,296 96
Loans on Bank Stock,	550,704 00
Deposits in Banks bearing interest,	288,748 23
Railroad Stock,	145,739 25
Loans on Railroad Stock,	261,468 30
Invested in Real Estate,	102,401 65
Loans in Mortgage of Real Estate,	5,615,479 18
Loans to County, or Town,	2,012,249 95
Loans on Personal Security,	5,023,417 62
Cash on Hand,	388,058 65
Rate and amount of ordinary Dividend for last year,	A fraction over 4 $\frac{6}{100}$
Average annual per cent. of Dividends, of last five years,	Amount, 1,033,236 95
Annual Expenses of the Institutions,	A fraction over 6 $\frac{4}{100}$
	49,380 02

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